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LEGISLATIVE DOCUMENTS

SUBMITTED TO THE

Twenty-ninth General Assembly

OF THE

STATE OF IOWA

Which Convened at Des Moines, January 13, 1902.

ALBERT B. CUMMINS;	-	-	-	-	-	Governor
JOHN HERRIOTT,	-	-	-	-	-	Lieutenant-Governor and President of the Senate
W. B. MARTIN,	-	-	-	-	-	Secretary of State
FRANK F. MERRIAM,	-	-	-	-	-	Auditor of State
G. S. GILBERTSON,	-	-	-	-	-	Treasurer of State
RICHARD C. BARRETT,	-	-	-	-	-	Superintendent of Public Instruction
CHARLES W. MULLEN,	-	-	-	-	-	Attorney-General
WILLARD L. EATON,	-	-	-	-	-	Speaker of the House of Representatives

VOLUME VI.

DES MOINES
B. MURPHY, STATE PRINTER
1902

VOLUME I.

- No. 1. Message.**
 - No. 2. Inaugural.**
 - No. 3. Report of Auditor.**
 - No. 4. Report of Treasurer.**
 - No. 5. Report on Pardons.**
 - No. 6. Report of Criminal Convictions.**
 - No. 7. Report of Land Department.**
 - No. 8. Report of Custodian of Public Buildings.**
-

VOLUME II.

- No. 9. Report of Adjutant-General.**
 - Report of Railroad Commissioners for 1900.**
 - Report of Railroad Commissioners for 1901.**
 - Railway Assessment for 1901.**
 - Railway Assessment for 1902.**
-

VOLUME III.

- No. 10. Report of Attorney-General.**
 - No. 11. Report of Librarian.**
 - No. 12. Report of Historical Department.**
 - No. 13. Report of Historical Society.**
 - No. 14. Report of Superintendent of Public Instruction.**
 - No. 15. Report of State University.**
 - No. 16. Report of State Agricultural College.**
-

VOLUME IV.

- No. 17. Report of State Normal School.**
- No. 18. Report of Fish Commissioner.**
- No. 19. Report of Bureau of Labor Statistics.**
- No. 20. Report of Mine Inspectors.**
- No. 21. Report of Board of Health.**

VOLUME V.

Report of Board of Control.

No. 22. Report of Pharmacy Commissioners.

No. 23. Report of Veterinary Surgeon.

No. 24. Rules of the Twenty-ninth General Assembly.

No. 25. Report of Board of Dental Examiners.

No. 26. Report of Oil Inspections.

No. 27. Report of Dairy Commissioner for 1900.

No. 28. Report of Dairy Commissioner for 1901.

VOLUME VI.

Insurance Report for 1901. Volume I. Fire.

Insurance Report for 1901. Volume II. Life.

VOLUME VII.

Insurance Report for 1902. Volume I. Fire.

Insurance Report for 1902. Volume II. Life.

THIRTY-SECOND ANNUAL REPORT

OF THE

AUDITOR OF STATE

OF THE STATE OF IOWA

ON

INSURANCE

1901

VOLUME I

FRANK F. MERRIAM

AUDITOR OF STATE

Compiled from annual statements, for the year ending December 31, 1900

DES MOINES:
BERNARD MURPHY, STATE PRINTER
1901

STATE OF IOWA,
OFFICE OF AUDITOR OF STATE.
DES MOINES, May 1, 1901. }

Hon. Leslie M. Shaw, Governor:

SIR—I have the honor to submit herewith for your consideration part one of the thirty-second annual insurance report, showing the business transacted in Iowa by authorized companies for the year ending December 31, 1900.

COMPANIES OTHER THAN LIFE.

The number of companies transacting other than life insurance business are as follows:

Fire insurance	130
Fidelity insurance.....	9
Employers' liability insurance	6
Plate glass insurance	4
Hail insurance.....	3
Steam boiler insurance.....	1
Accident insurance.. ..	3
Burglary insurance	3

FIRE COMPANIES.

The 130 fire insurance companies mentioned in above table may be classified as follows:

Iowa joint stock companies.....	9
Iowa mutual companies.	8
Non-Iowa joint stock companies.....	76
Non-Iowa mutual companies	1
United States branches foreign companies...	35

OTHER COMPANIES AND ASSOCIATIONS.

Besides the companies given in the above tables, the following mutual assessment associations are organized and operated under chapter 5, title IX, of the code:

Fire insurance (county mutuals)	156
Fire insurance (state mutuals).....	13
Tornado insurance (exclusively).....	3
Hail insurance (exclusively).....	4

IOWA INSURANCE REPORT.

COMPANIES ADMITTED DECEMBER 31, 1899, TO DECEMBER 31, 1900.

NAME.	LOCATION.	CAPITAL STOCK.
Century Fire.....	Des Moines, Iowa.....	\$ 25,000.00
Iowa Mutual Assessment Fire.....	DeWitt, Iowa.....	State Mutual.
Farm Property Mutual Insurance Ass'n of Iowa....	Des Moines, Iowa.....	State Mutual.
Mutual Fire and Tornado Association.....	Wilton Junction, Iowa.	State Mutual.
Retail Merchants Mutual Fire Insurance Ass'n.....	Des Moines, Iowa.....	State Mutual.
Northern Iowa Mutual Insurance Company (Hail)...	Clarion, Iowa.....	State Mutual.
Western Hail Mutual Insurance Company.....	Des Moines, Iowa.....	State Mutual.

STATE MUTUAL ASSESSMENT FIRE INSURANCE COMPANIES NOT REPORTED
IN 1900.

Millers and Manufacturers Mutual Fire Insurance Company, Des Moines,
Iowa.

COUNTY MUTUAL FIRE ASSESSMENT ASSOCIATIONS NOT REPORTED IN 1900.

Marion Mutual Insurance Association, Marion, Iowa.

The following table shows the risks written and losses paid by fire insur-
ance companies (joint stock and mutuals) during the preceding ten years:

YEAR.	RISKS WRITTEN.	LOSSES PAID.
1891.....	\$227,627,045.00	\$1,741,474.19
1892.....	253,233,462.00	1,734,312.39
1893.....	254,900,662.00	2,201,888.23
1894.....	250,502,505.00	2,408,011.51
1895.....	229,840,550.00	1,838,720.44
1896.....	233,851,396.00	1,764,402.18
1897.....	209,167,497.00	1,555,562.55
1898.....	260,965,716.00	1,697,283.24
1899.....	301,016,403.91	2,175,852.21
1900.....	286,572,608.82	1,977,423.49

The table given below shows the risks written and losses paid in Iowa by
state and county mutual insurance assessment associations; also the risks in
force for said associations on December 31st for each of the ten years pre-
ceding:

YEAR.	RISKS WRITTEN.	LOSSES PAID.	RISKS IN FORCE.
1891.....	\$23,275,945.00	\$ 103,912.49	\$ 80,657,231.00
1892.....	27,740,809.57	145,922.36	94,842,406.40
1893.....	32,220,644.15	179,136.30	109,442,804.37
1894.....	43,146,804.20	219,124.06	124,378,505.83
1895.....	45,646,852.65	294,416.28	146,703,881.83
1896.....	46,721,162.30	427,765.97	167,871,128.23
1897.....	48,950,689.16	514,839.29	190,466,908.61
1898.....	59,501,863.75	449,617.40	206,031,212.09
1899.....	83,823,698.00	509,562.89	265,404,013.00
1900.....	801,330,014.00	524,817.34	294,785,798.00

IOWA INSURANCE REPORT.

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TABLE SHOWING IOWA BUSINESS IN 1900

	Risks written in 1900.	Losses paid in 1900.	Risks in force in 1900.
Iowa fire insurance companies (not including chapter 5 companies)	\$ 851,548.45	\$ 723,875.81	\$ 223,452,031
Non-Iowa fire insurance companies	1,575,190.09	960,746.14	207,516,569
Foreign fire insurance companies	438,987.54	292,801.74	94,459,443
State mutual assesment fire insurance associa- tions	537,195.38	364,466.57	204,388,830
Total	\$ 3,402,921.46	\$2,341,890.26	\$ 709,816,873
State mutuals (tornado insurance exclusively)...	231,150.58	21,993.56	83,523,869
State mutuals (hail insurance exclusively)	32,984.18	160,350.77	68,730.99
Grand total	\$ 3,667,056.22	\$2,524,234.59	\$ 800,213,841

GENERAL STATISTICS.

The table given below exhibits the fees received from insurance com-
panies by this department and turned into the state treasury for the ten
preceding years:

1891.....	\$ 30,862.00
1892.....	30,788.40
1893.....	31,461.50
1894.....	31,154.50
1895.....	34,367.00
1896.....	34,215.50
1897.....	36,931.00
1898.....	40,297.00
1899.....	44,302.75
1900.....	45,679.25
Total.....	\$ 360,058.90

Taxes paid into the state treasury by insurance companies during the ten
years past, as shown by the books of this office:

1891	\$ 92,265.05
1892.....	107,272.99
1893.....	117,129.57
1894.....	116,193.74
1895.....	124,829.31
1896.....	124,129.12
1897.....	122,436.72
1898.....	147,541.02
1899.....	156,927.07
1900.....	185,092.77
Total.....	\$ 1,293,817.36

Respectfully submitted,

FRANK F. MERRIAM,
Auditor of State.

PART I.

CONTAINING.

Annual statements of Fire and Casualty Insurance Companies made to, and filed with, the Auditor of State, in 1901.

Statistical tables, exhibiting the condition and business of all insurance companies, other than Life, transacting business in Iowa in 1900 and filing annual statements in 1901.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
AMERICAN MUTUAL FIRE INSURANCE COMPANY OF IOWA.

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of
Iowa, pursuant to the laws thereof.

President, SCOTT HORINE.

Vice-President, M. SEAGER.

Secretary, L. E. SEAGER.

[Incorporated, January, 1897. Commenced business, January, 1897.]

Home office, Des Moines, Iowa.

INCOME DURING THE YEAR.

As shown by the books at home office at close of business December
31st.

Gross premiums received in cash, without any deduction.....	\$ 23,694.08	
Deduct only reinsurance, \$1,247.53; rebate, abatement and return premiums, \$304.92.....	1,552.45	
Net cash actually received for premiums.....		\$ 22,141.63
Received from all sources.....		422.74
Received on guaranty fund.....		5,937.86
Aggregate amount of income actually received during the year in cash.....		\$ 28,502.23

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December
31st.

Gross amount paid for losses (including \$750.00 occurring in previous years).....	\$ 4,673.79	
Deduct amounts received for salvages and from reinsurance in other companies.....	36.11	
Net amount paid during the year for losses.....		\$ 4,637.68
Premiums returned.....		304.92
Paid for interest.....		667.68
Interest paid holders of guaranty fund.....		915.65
Commissions or brokerage to agents, less received on reinsurances, cash, \$1,003.24; retained, \$5,293.37.....		6,296.61
Salaries to special agents.....		2,345.67
Rents.....		300.00
Salaries, fees and all other charges, officers, \$2,493.85; clerks, \$1,057.16		3,551.01
Reinsurance, \$1,247.53; traveling expenses, \$1,845.11; paid on guar- anty fund, \$1,753.33.....		4,845.97
Insurance department fees, agents' licenses and internal revenue.....		764.35
Advertising, printing and stationery, \$698.98; legal expenses, \$406.79; postage and exchange, \$785.40; sundries, \$578.05; collections, \$23.43.....		2,492.65
Bills payable.....		2,600.00
Total expenditures during the year.....		\$ 29,722.19

IOWA INSURANCE REPORT.

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Cash in company's office, \$1,578.78; deposited in banks, \$1,215.18.....	\$ 2,793.96
Premium notes, less assessments paid thereon, \$106,532.35.	
Amount of short rates plus 15 per cent. of premium notes (as per ruling of insurance department).....	53,007.65
Ledger accounts, reinsurance officers balances.....	1,233.99
Agents' debit balances.....	2,327.38
Cash premiums in course of collection.....	2,259.74

Total.....\$ 61,622.72

Deduct ledger liabilities:

Agents' credit balances, \$256.50; borrowed money, \$5,000.00; all other, \$334.19.....	5,590.69
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Total net ledger assets, as per balance.....\$ 56,032.03

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances, unsecured.....	\$ 1,327.38
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NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due.....	\$ 500.00
Losses resisted (not outlawed), including interest, costs and other expenses thereon	3,200.00

Total amount of claims for losses.....\$ 3,700.00
Deduct reinsurance due or accrued.....1,600.00

Net amount of unpaid losses.....\$ 2,100.00
Guaranty fund represented by scrip or otherwise.....20,750.00
Total.....\$ 22,850.00

MISCELLANEOUS.

	Fire Risks.	Premiums Thereon.
In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement.....	\$ 2,233,988.00	\$ 119,928.21
Written or renewed during the year.....	1,321,096.00	50,141.83
Total.....	\$ 3,555,084.00	\$ 170,050.04
Deduct those expired and marked off as terminated.....	427,419.00	14,410.61
In force at the end of the year.....	\$ 3,127,665.00	\$ 155,639.43
Deduct amount reinsured.....	91,742.00	1,312.58
Net amount in force.....	\$ 3,035,923.00	\$ 154,326.85

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire Risks.
Gross risks written.....	\$ 1,321,096.00
Gross premiums received.....	50,141.83
Losses paid.....	4,673.79
Losses incurred.....	4,423.79
Amount at risk.....	3,035,923.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
ANCHOR MUTUAL FIRE INSURANCE COMPANY.

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of
 Iowa, pursuant to the laws thereof.

President, J. S. CLARK.
Secretary, M. H. KIRKHAM.

Vice-President, J. H. MACK.
Assistant Secretary, L. E. ELLIS.

[Incorporated, July 1, 1889. Commenced business, July 1, 1889.]

CAPITAL STOCK.

Amount of capital stock authorized, subscribed for, Mutual.

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st:

Gross premiums received in cash, without any deduction.....	\$ 104,729.14	
Deduct only reinsurance, rebate, abatement and return premiums..	6,749.49	
Net cash actually received for premiums.....		\$ 97,979.65
Received for interest and dividends on stocks and bonds, collateral loans, and from all sources.....		15.68
Income received from all other sources, viz.: Discount, \$129.03; expenses, \$398.23; total.....	\$ 527.26	
Endorsements.....	52.99	
Total		\$ 580.25
Aggregate amount of income actually received during the year in cash		\$ 98,575.58

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business Decem-
 ber 31st:

Gross amount paid for losses (including \$5,238.94 occurring in pre- vious year).....	\$ 37,400.08	
Deduct amounts received for salvages (on losses of the last or previous years). and from reinsurance in other companies.....	547.25	
Net amount paid during the year for losses		\$ 36,852.83
Refunded on money advanced on guarantee fund.....		2,000.00
Paid interest on money advanced on guarantee fund.		1,760.00
Commissions or brokerage to agents, less received on reinsurance....		23,700.61
Salaries and allowances to agents.....		4,756.40
Rents		803.95
Salaries, fees and all other charges, officers, \$12,291.81; clerks, \$3,021.66; other employes, \$60.....		15,373.47
Taxes on premiums.....		604.76
Insurance department fees and agents' licenses.....		225.50

IOWA INSURANCE REPORT.

Advertising, printing and stationery, \$2,693.00; legal expenses, \$667.77; furniture and fixtures, \$137.00; miscellaneous, \$715.50 ..	4,213.27
Other disbursements, viz : Road expense, \$4,540.33; collection costs, \$434.81; postage, \$1,525.52; internal revenue, \$928.24; express, \$267.93; exchange, \$29.48; telegrams, \$16.28; lights, \$16.23; telephone, \$80.85; toilet, \$12.....	7,851.67
Total expenditures during the year.	\$ 98,142.46

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.		
Cash in company's office, \$392.71; deposited in banks, \$9,257.41.	\$ 9,650.12	
Premium notes, less assessments paid thereon.	329,834.53	
Amount of short rates and 15 per cent. of premium notes as per ruling of the insurance department.....	121,583.37	
Agents' debit balances, secured.....	3,950.51	
Total.....	\$ 135,184.00	\$ 135,184.00
Deduct ledger liabilities:		
Agents' and all other credit balances.....	\$ 3,157.82	
Total net ledger assets, as per balance.	\$ 132,026.18	

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due.	\$ 2,117.50	
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	2,190.00	
Total amount of claims for losses.		\$ 4,307.50
Commission, brokerage, and other charges due to agents and sundry accounts.....		3,157.82
All other liabilities, viz.: Guarantee fund paid up in cash.....		21,000 00
Total		\$ 28,465.3

MISCELLANEOUS.

	Fire risks.	Premiums thereon
In force on the 31st day of December of the previous year, as per line 5 under this heading of last year's statement.....	\$ 10,894,615.08	\$ 506,615.14
Written or renewed during the year.....	4,429,121.38	168,219.99
Total.....	\$15,323,736 46	\$ 674,835.13
Deduct those expired and marked off as terminated.	2,177,185.25	85,675.76
In force at the end of the year.....	\$13,146,551 21	\$ 589,159.37
Deduct amount reinsured.....	432,470.57	6,634.63
Net amount in force	\$12,714,080.64	\$ 582,524.74
Largest amount written on any one risk, not deducting reinsurance, \$10,000.		

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement? No.	
What amount of installment notes is owned and now held by the company?.....	\$ 329,834.53
Losses incurred during the year.....	\$ 33,731.39

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Aggregate.
Gross risks written	\$ 4,429,121.38
Gross premiums received.....	168,219.99
Losses paid	36,427.83
Losses incurred	33,731.39
Amount at risk.....	12,714,080.64

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
ATLAS MUTUAL INSURANCE COMPANY.

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, J. K. MOLLER.

Vice-President, B. C. BOWMAN.

Secretary WM. WILKINSON.

[Incorporated June 23, 1892. Commenced business August 1, 1892.]

Home office, Equitable building, corner Sixth and Locust streets.

CAPITAL STOCK.

(Mutual.)

INCOME DURING THE YEAR.

Gross premiums received in cash, without any deduction (including \$2,049.16 premiums of previous years).....	\$ 50,913.50
Deduct only reinsurance, rebate, abatement and return premiums...	10,277.45
Net cash actually received for premiums.....	\$ 40,636.05
Bills and notes received during the year for premiums, remaining unpaid	\$ 1,625.28
Received for interest and dividends on stocks and bonds, collateral loans, and from all sources.....	\$ 2,293.85
Aggregate amount of income actually received during the year in cash.....	\$ 42,929.90

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross amount paid for losses (including \$57.93 occurring in previous years).....	\$ 10,627.32
Deduct amounts received for salvages (on losses of the last or previous years), and from reinsurances in other companies.....	1,583.70
Net amount paid during the year for losses.....	\$ 9,043.62
Paid policy-holders for dividends.....	2,379.42
Reinsurance paid.....	4,654.87
Salaries and allowances to agents, including traveling expenses and commissions.....	10,974.89
Rents.....	600.00
Salaries, fees and all other charges, officers and directors, \$4,545.58; clerks, \$1,131.20.....	5,677.00
Taxes on premiums.....	271.72
Insurance department fees and agents' licenses.....	9.50
Advertising, printing and stationery, \$1,150.56; legal expenses, \$109.95; furniture and fixtures, \$19.41; miscellaneous, \$580.93.....	1,860.85
Total expenditures during the year.....	\$ 35,471.87

IOWA INSURANCE REPORT.

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value of bonds excluding interest, telephone stock.....	\$ 45.00	
Cash in company's office, \$1,224.30; deposited in banks, \$30,706.57....	31,930.87	
Due from Capital Insurance Co., \$174.98; Des Moines Ins. Co., \$4.50.	179.48	
Furniture and fixtures, \$387.40; maps, \$130.....	517.40	
Bills receivable, \$671.95; agents' debit balances, \$130.99.....	802.94	
Guarantee deposits.....	505.05	
Total.....	\$ 33,980.74	
Deduct ledger liabilities:		
Agents' credit balances, \$391.52; all other, \$211.98.....	603.50	
Total net ledger assets.....		\$ 33,377.24

NON-LEDGER ASSETS

Interest due, \$32.88, and accrued, \$500 on other assets.....	\$ 532.88	
Total.....		\$ 532.88
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 6,104.15	
Net amount of uncollected premiums, not more than three months due.....		\$ 6,104.15
Gross premiums in course of collection December 31st, more than three months due.....	\$1,714.23	
Premium notes, less amounts paid thereon, \$49,601.19; listed as per ruling of State Auditor.....		42,306.77
Gross assets.....		\$ 82,321.04
Deduct assets not admitted:		
Supplies, printed matter and stationery, \$130; furniture, fixtures and safes, \$387.40.....	\$ 517.40	
Bills receivable less than three months past due, \$117.90 (of which \$115.30 is since paid).....	201.40	
Bills receivable more than six months past due.....	\$83.50	
Total.....		\$ 718.80
Total admitted assets.....		\$ 81,602.24

NON-LEDGER LIABILITIES.

Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	\$ 57.89	
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	121.21	
Total amount of claims for losses.....	\$ 179.10	
Net amount of unpaid losses.....		\$ 179.10

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year, as per line 5 under this heading in last year's statement.....	\$ 3,038,581.41	\$ 51,778.05
Written or renewed during the year.....	2,448,082.21	43,346.50
Total.....	\$ 5,486,663.62	\$ 95,124.55
Deduct those expired and marked off as terminated.....	2,332,861.90	39,702.94
In force at the end of the year.....	\$ 3,153,801.72	\$ 55,421.61
Deduct amount reinsured.....	324,386.34	5,005.47
Net amount in force.....	\$ 2,829,415.38	\$ 50,416.14

IOWA INSURANCE REPORT.

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GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?..No.

Losses incurred during the year (fire, \$10,427.54; tornado, \$199.74)\$ 10,627.28

Does any officer, director, or trustee receive a commission or royalty on the business of the company?.....No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.	Tornado.	Aggregate.
Gross risks written.....			\$ 2,448,682.21
Gross premiums received.....			43,346.50
Losses paid.....	\$ 10,427.58	\$ 199.74	10,627.32
Losses incurred.....	10,427.54	199.74	10,627.28
Amount at risk.....			3,153,801.72

ANNUAL STATEMENT.

For the year ending December 31, 1900, of the condition and affairs of the

CAPITAL INSURANCE COMPANY.

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President. S. T. BERRY.

First Vice-President, JNO. B. HENDERSON.

Secretary, JNO. D. BERRY.

[Incorporated, January 7, 1884. Commenced business, January 24, 1884.]

CAPITAL STOCK.

Amount of capital stock authorized, \$100,000.00; subscribed for.....\$ 100,000.00

Amount of capital paid up in cash 25,000.00

INCOME DURING THE YEAR.

Gross premiums received in cash, without any deduction.....\$ 153,528.55

Deduct only reinsurance, rebate, abatement and return premiums... 30,839.56

Net cash actually received for premiums \$ 122,688.99

Income received from all other sources, viz: Rents, \$1,291.90; Maxwell property, \$79.20; Endorsements, \$23.60; Iowa fire accounts, \$145.07.

Total..... \$ 1,539.77

Aggregate amount of income actually received during the year in cash \$ 127,732.40

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

Net amount paid for losses (including \$2,660.84 occurring in previous years)\$ 54,284.46

Amounts received for salvages (on losses of the last or previous years), and from reinsurance in other companies.....\$8,844.63

Net amount paid during the year for losses..... \$ 54,284.46

Paid stockholders for interest or dividends; (amount declared during the year.....\$ 2,500.00

Commissions or brokerage to agents, less received on reinsurances... 30,492.33

Salaries, fees and all other charges, officers, \$5,000; clerks, \$13,920.66 18,920.66

Taxes on premiums, \$1,492.94; on real estate. \$278.95..... 1,771.89

Advertising, printing and stationery, \$1,790.23; legal expenses, \$527.54; furniture and fixture, \$137.95; miscellaneous, \$10,173.40..... 12,629.12

Total expenditures during the year \$ 120,598.46

Balance \$ 7,133.94

IOWA INSURANCE REPORT.

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value real estate (schedule A), unincumbered \$42,000.....	\$ 42,000.00	
Mortgage loans on real estate (schedule B), first liens \$21,825.09.....	21,825.09	
Book value of bonds excluding interest, stocks.....	1,898.52	
Cash in company's office, \$813.00; deposited in banks, \$20,805.20.....	21,618.20	
Due for assessments.....	100.00	
Bills receivable, \$133,260.25; agents' debit balances, \$13,904.61 (secured)	147,164.86	
Office supplies, 11,952.92; furniture and fixtures, \$1,829.12; maps, \$2,081.06	15,863.10	
Total.....		\$ 250,469.77

NON-LEDGER ASSETS.

Interest due, \$178.91, and accrued, \$358.80 on mortgages.....	\$ 564.71	
Rents due and accrued, \$522.58 on company's property or lease.....	522.58	
Total.....		\$ 1,087.29
Gross assets.....		\$ 251,557.06

DEDUCT ASSETS NOT ADMITTED.

Supplies, printed matter and stationery, \$11,952.92, furniture, fixtures and maps, \$3,910.18.....	\$ 15,863.10	
Bills receivable, past due.....	56,781.13	
Total.....		\$ 72,644.23
Total admitted assets.....		\$ 178,912.83

NON-LEDGER LIABILITIES.

Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	\$ 1,627.25	
Net amount of unpaid losses.....		\$ 1,627.25
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$44,494.89, unearned premiums (forty per cent).....	\$ 17,797.95	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$184,679.62, unearned premiums (<i>pro rata</i>).....	73,871.84	
Total unearned premiums as computed above.....		\$ 91,669.79
All other liabilities, viz: Iowa Fire Insurance Company.....		1,515.82
Total amount of all liabilities.....		\$ 94,812.86
Joint stock capital actually paid up in cash.....	\$ 25,000.00	
Divisible surplus.....	59,099.97	\$ 84,099.97
Total.....		\$ 178,912.83

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5, under this heading in last years statement.....	\$ 12,266.721	\$ 244,409.36
Written or renewed during the year.....	7,439.713	164,182.70
Total.....	\$ 19,706.434	\$ 408,592.06
Deduct those expired and marked off as terminated.....	7,349.194	152,620.33
In force at the end of the year.....	12,357.260	255,971.73
Deduct amount reinsured.....	1,071.880	26,797.22
Net amount in force.....	\$ 11,285.380	\$ 229,174.51

GENERAL INTERROGATORIES

Losses incurred during the year, (fire).....				\$ 62,095.50
Total amount of the companies stock owned by the directors at par value				77,700.00
		Fire Risks.	Tornado	Aggregate.
Gross risks written	\$ 6,133,593	\$ 1,306.140	\$ 7,439,733	
Gross premiums received.....	136,340.08	27,842.62	164,182.70	
Losses paid, net.....	52,376.77	1,907.69	54,284.46	
Losses incurred	62,095.50		62,095.50	
Amount at risk	11,285,380		11,285,380	

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of
THE CENTURY FIRE INSURANCE COMPANY.

Organized under the Laws of the State of Iowa, made to the Auditor of State of the State of
Iowa, pursuant to the laws thereof.

President. GEO. J DELMEGE. *Vice-President,* E. A. NYE.
Secretary. JNO. J. BYNON. *Financial Manager,* R. N. DELMEGE.

[Incorporated, June 28, 1900, Commenced business, July 1, 1900.]

Home office, Clapp block.

CAPITAL STOCK.

Amount of capital stock authorized	\$	100,000.00
Amount of capital paid up in cash, \$25,000; surplus, \$5,000.....		30,000.00
<hr/>		
Gross premiums received in cash, without any deduction (including premiums of previous years.....	\$	3,485.46
Deduct only reinsurance, rebate, abatement and return premiums.		89.89
<hr/>		
Net cash actually received for premiums.....		\$3,395.57
Received for calls on capital.....	\$	25,000.00
Surplus fund.....		5,000.00
<hr/>		
Total.....	\$	30,000.00
<hr/>		
Aggregate amount of income actually received during the year in cash.....	\$	33,395.57

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business Decem- ber 31st: .		
Gross amount paid for losses	\$	792.35
Deduct amounts received for salvages (on losses of the last or pre- vious years) \$7.75, and from reinsurance in other companies. \$383.63		391.38
<hr/>		
Net amount paid during the year for losses	\$	400.97
Commissions or brokerage to agents, less received on reinsurances.		2,000.42
Salaries, fees and all other charges, officers, \$1,941.28, clerks, \$319.45, other employes, \$717.82.....		2,978.55
Rents		180.00
Insurance department fees, art. and amd. art. of incorporation and agents' licenses, \$240.60; road expenses, \$1,058.58		1,299.18
Advertising, printing and stationery, \$787.96; legal expenses, \$50; furniture and fixtures, \$329.35; miscellaneous, \$191.46.....		1,358.79

Other disbursements, viz.: Postage, \$256.84; internal revenue, \$142.85		399.69
Total expenditures during the year	\$	8,617.60
Balances	\$	24,777.97

LEDGER ASSETS

As per ledger accounts shown by the books at home office at close of business December 31st.		
Mortgage loans on real estate, first liens.....	\$	10,900.00
Cash in company's office, \$535.81; deposits in banks, \$13,342.16.....		13,877.97
Bills receivable, \$14,517.44; agents' debit balances, \$1,279.89, secured.....		15,797.33
Total.....	\$	40,575.30

DEDUCT LEDGER LIABILITIES.

Agents' credit balances	\$	844.85
Total.....	\$	39,730.45

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$	154.24	
Total.....	\$		154.24
Gross assets			39,884.69
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$1,771.06; unearned premiums, (40 per cent).....			
	\$	708.42	
Gross premiums (less insurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$16,128.91; unearned premiums (pro rata).....			
		6,451.46	
Total unearned premiums as computed above.....	\$		7,159.88
Joint stock capital actually paid up in cash.....	\$	25,000.00	
Divisible surplus.....		7,724.81	32,724.81
Total.....	\$		39,884.69

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year: Written or renewed during the year	\$ 431,601.65	\$ 19,205.31
Total.....	\$ 431,601.65	\$ 19,205.31
Deduct those expired and marked off as terminated.....	22,050.00	724.22
In force at the end of the year	\$ 409,551.65	\$ 18,481.09
Deduct amount reinsured	31,825.00	520.36
Net amount in force	\$ 377,726.65	\$ 17,960.73
Largest amount written on any one risk, not deducting reinsurance, \$5,000. Windstorm only.		

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS WRITTEN THEREON.

Year.	Term.	Amt. covered.	Gross premiums charged less reinsur.
1900.....	One year or less	\$ 143,181.65	\$ 2,176.49
1900.....	Three years.....	19,200.00	231.42
1900.....	Five years	46,509.00	1,005.30

1900. Six years.....	222,720.00	15,792.10
Totals.....	\$ 431,601.65	\$ 19,205.31
Grand totals.....	\$ 431,601.65	\$ 19,205.31

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement? ..	No.
What amount of installment notes is owned and now held by the company?.....	\$ 14,517.44
Losses incurred during the year, fire.....	792.35
Total amount of company's stock owned by the directors at par value.....	81,000.00
Does any officer, director or trustee receive a commission or royalty on the business of the company.....	No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

Gross risks written.....	\$431,601.65
Gross premiums received.....	19,205.31
Losses paid.....	400 97
Losses incurred.....	400 97
Amount at risk.....	377,726.65

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
DAIRY MUTUAL INSURANCE COMPANY.

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, J. M. DANIELS. Vice-President, J. R. HAMILL.
Secretary, W. S. FURNAS.

[Incorporated August 29, 1896. Commenced business August 29, 1896.]

Home office. Lisbon, Iowa.

CAPITAL STOCK.
(Mutual.)

INCOME DURING THE YEAR

Gross premiums received in cash, without any deduction (including \$3,723.33 premiums of previous years).....	\$ 25,678.07
Deduct only reinsurance, rebate, abatement and return premiums....	873.88
Total.....	\$ 24,804.19
Received for interest and dividends on stocks and bonds, collateral loans, and from all sources	30.23
Aggregate amount of income actually received during the year in cash.....	\$ 24,834.42

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.	
Gross amount paid for losses (including \$2,417.45 occurring in previous years).....	\$ 15,575.40
Deduct amounts received from reinsurance in other companies.....	526.40
Deposit premiums returned.....	\$ 15,049.00
Salaries and allowances to agents.....	9.30

IOWA INSURANCE REPORT.

Rents.....	60.00
Salaries, fees and all other charges, officers, \$2,575; clerks, \$749; other employees, \$210; adjusters, \$188.35.....	3,722.35
Insurance department fees and agents' licenses.....	5.00
Advertising, printing and stationery, \$165.70; legal expenses, \$111.50; miscellaneous, \$392.37.....	669.57
Postage.....	177.90
Total expenditures during the year.....	\$ 19,693.12
Balances.....	\$ 5,141.30

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.	
Cash in Company's office, \$71.30; deposited in banks, \$5,070.....	\$ 5,141.30
Total.....	\$ 5,141.30
Total net ledger assets.....	\$ 5,141.30

NON-LEDGER ASSETS.

Gross premiums in course of collection December 31st, not more than three months due.....	\$ 1,169.15
Net amount of uncollected premiums, not more than three months due.....	\$ 1,169.15
Gross premiums in course of collection December 31st, more than three months due.....	\$82.00
Deposit premium notes, \$29,153.47; assessment on same.....	23,933.24
Total admitted assets.....	\$ 30,243.69

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid; not yet due.....	\$ 2,007.86
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	1,227.64
Total amount of claims for losses.....	\$ 3,235.50
Net amount of unpaid losses.....	\$ 3,235.50
Salaries, rents, expenses, taxes, bills, accounts, fees, etc., due or accrued	108.75
Total	\$ 3,344.25

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5 under this heading in last year's statement.....	\$1,189,145.00	\$ 33,923.05
Written or renewed during the year.....	1,037,899.00	28,024.77
Total	\$2,227,044.00	\$ 61,947.82
Deduct those expired and marked off as terminated.....	1,165,685.00	32,794.35
In force at the end of the year.....	\$1,061,359.00	\$ 29,153.47
Deduct amount reinsured.....	26,000.00	382.20
Net amount in force.	\$1,035,359.00	\$ 28,771.27
Largest amount written on any one risk, not deducting reinsurance... \$ 3,000		1/3 reinsured.

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS WRITTEN THEREON.

Year.	Term.	Amt. covered.	Gross premiums		Amount of premiums unearned.
			charged less reinsur.	Fraction unearned.	
1900.....	One year or less.....	\$ 850,449.00	\$ 18,713.01	½	\$ 9,356.50
1899.....	Two years.....	23,460.00	1,128.70	¼	282.17
1900.....	Two years.....	187,450.00	9,311.76	¾	6,983.82
Totals.....		\$1,061,359.00	\$ 29,153.47		\$ 16,622.49

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?	No.
Have any of these notes been hypothecated, sold, or used in any manner as security for money loaned within the past year? If so, what amount?.....	None.
Net cash participating premiums received during the year.....	None.
Losses incurred during the year, fire.....	\$ 15,165.81
Total amount loaned to officers and directors.....	None.
Loaned to stockholders, not officers.....	None.
Does any officer, director, or trustee receive a commission or royalty on the business of the company?.....	No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

Gross risks written.....	\$ 544,080.00
Gross premiums received.....	17,424.95
Losses paid.....	8,051.21
Losses incurred.....	5,633.76
Amount at risk.....	567,540.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
DES MOINES INSURANCE COMPANY OF IOWA.

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, C. H. AINLEY. Secretary, THEO. F. GATCHEL.

[Commenced business, October, 1881.]

Home office, Corner Fourth and Locust streets, Des Moines, Iowa.

CAPITAL STOCK.

Amount of capital stock subscribed for.....	\$ 100,000.00
Amount of capital paid up in cash.....	25,000.00
Amount of net ledger assets, December 31st of previous year.....	429,635.81

INCOME DURING THE YEAR.

As shown by the books at home office at close of business December 31st.	
Gross premiums received in cash, without any deduction (including \$173,093.36 premiums of previous years).....	\$ 275,842.44
Deduct only reinsurance, \$19,504.60; rebate, abatement and return premiums, \$53,379.64.....	73,284.24
Net cash actually received for premiums.....	\$ 202,558.20
Bills and notes received during the year for premiums, remaining unpaid.....	\$ 139,830.97
Received for interest on bonds and mortgages.....	3,561.85

Income received from all other sources, viz.: Rents, Interest on bills receivable, \$2,590.21.....	5,714.96	8,305.17
Aggregate amount of income actually received during the year in cash.....		\$ 214,425.22

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.		
Gross amount paid for losses (including \$11,534.94 occurring in previous years).....	\$ 120,333.88	
Deduct amounts received for salvages and from reinsurance in other companies.....	18,709.36	
Net amount paid during the year for losses.....		\$ 101,624.52
Paid stockholders for interest or dividends.....		2,375.00
Commissions or brokerage to agents, less received on reinsurances..		67,722.90
Salaries and allowances to agents.....		18,532.04
Taxes on real estate.....		1,194.26
Insurance department fees and taxes on premiums, \$2,034.59; agents' licenses, \$2,296.59.....		2,296.59
Advertising, printing and stationery, \$3,228.95; legal expenses, \$3,621.79; repairs and expenses on real estate, \$2,711.12.....		9,561.86
Postage, \$2,340.83; general expense, \$2,799.19; revenue stamps, \$1,632.93.....		6,772.95
Total expenditures during the year.....		\$ 210,030.12

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.		
Book value real estate, unincumbered, \$91,625.00; incumbered, \$25,000. \$	66,625.00	
Mortgage loans on real estate, first liens.....	76,651.95	
Book value of bonds excluding interest.....	958.23	
Cash in company's office, \$2,259.87; deposited in banks, \$18,458.87....	20,718.74	
Bills receivable not matured, \$262,369.46; agents' debit balances, \$7,451.09, secured.....	269,820.55	
Total net ledger assets.....		\$ 434,774.47

NON-LEDGER ASSETS.

Interest due, \$449.16, and accrued, \$1,413.26, on mortgages.....	\$ 1,862.42	
Interest on bills receivable.....	1,906.25	
Rents accrued on company's property or lease.....	371.94	
Total.....		\$ 4,220.61
Total admitted assets.....		\$ 438,995.08

NON-LEDGER LIABILITIES.

Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	\$ 1,193.53	
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	2,314.00	
Total amount of claims for losses.....	\$ 3,507.53	
Deduct reinsurance due or accrued.....	562.51	
Net amount of unpaid losses.....		\$ 2,945.02
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$846,561.51; unearned premiums (40 per cent.).....		338,624.60

IOWA INSURANCE REPORT.

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All other liabilities, viz.: December reinsurance.....	1,694.04
Total amount of all liabilities.....	\$ 343,233.66
Joint stock capital actually paid up in cash.....	\$ 25,000.00
Reserve or guaranty fund, represented by scrip, or otherwise.....	70,761.42
Divisible surplus.....	95,761.42
Total.....	\$ 438,995.08

MISCELLANEOUS.

	Fire Risks.	Premiums Thereon.
In force on the 31st day of December of the previous year as per line 5 under this heading in last year's statement.....	\$ 30,405,829	\$ 987,704.98
Written or renewed during the year.....	11,543,290	301,048.19
Total.....	\$ 41,949,119	\$ 1,288,753.17
Deduct those expired and marked off as terminated.....	17,058,434	406,376.01
In force at end of the year.....	\$ 24,890,685	\$ 882,377.16
Deduct amount reinsured.....	2,150,859	35,815.65
Net amount in force.....	\$ 22,739,826	\$ 846,561.51

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?. No
Have any of these notes been hypothecated, sold, or used in any manner as security for money loaned within the past year?.....No
Losses incurred during the year, fire.....\$ 112,306.47
Does any officer, director, or trustee receive a commission or royalty on the business of the company?.....No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire Risks
Gross risks written.....	\$ 11,543,290.00
Gross premiums received.....	301,048.19
Losses paid.....	120,333.88
Losses incurred.....	112,306.47
Amount at risk.....	24,890,685.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
DUBLUQUE FIRE AND MARINE INSURANCE COMPANY.

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, THOS. CONNOLLY. Vice-President, JNO. ELLWANGER.
Secretary, N. J. SCHRUP.

[Incorporated, July 18, 1883. Commenced business, July 18, 1883.]

CAPITAL STOCK.

Amount of capital stock authorized, \$100,000; subscribed for.....	\$ 100,000.00
Amount of capital paid up in cash.....	100,000.00
Amount of net ledger assets, December 31st of previous year.....	392,334.70
Extended at.....	\$ 392,334.70

IOWA INSURANCE REPORT.

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross premiums written and renewed during the year, ...	\$ 83,568.03	
Deduct reinsurance, rebate, abatement and return premiums.....	13,080.65	
Received for premiums other than perpetual.	\$ 70,487.38	\$ 70,487.38
Rents from company's property.....	\$ 622.00	
Interest on real estate mortgage loans, \$20,203.57; on other collateral loans, \$545.50.	21,331.57	
Interest and dividends on stocks and bonds, \$582.50.....		
Total rents and interest		\$ 21,953.57
Total income during the year.....		\$ 92,440.95
Total footings.....		\$ 484,775.65

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st:

Gross amount paid for losses (including \$6,003.22 occurring in previous years).....	\$ 35,352.50	
Deduct amounts received for salvages (on losses of the last or previous years,) \$35.92; and from reinsurance in other companies, \$4,303.11;	4,339.03	
Net amount paid during the year for losses.....		\$ 31,013.47
Paid stockholders for interest or dividends; (amount declared during the year).....		15,000.00
Commissions or brokerage to agents, less received on reinsurance....		16,568.01
Salaries and allowances to agents, special agent's salary and expense.		3,567.36
Rents		720.00
Salaries, fees and all other charges; officers, \$4,000; clerks, \$3,000....		7,000.00
Taxes on premiums, \$1,408.67; on real estate, \$48.46.....		1,457.13
Advertising, printing and stationery.....		2,216.75
Losses on sales or maturity of ledger assets.....		500.00
Total expenditures during the year.....		78,042.72
Balances		\$ 406,732.93

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value real estate, un numbered.....	\$ 3,000.00	
Mortgage loans on real estate, first liens.....	261,753.00	
Loans secured by pledge of bonds, stocks, or other collateral.	10,560.00	
Book value of bonds excluding interest, \$2,000; and stocks, \$20,000...	22,000.00	
Cash in company's office, \$504.38; deposited in banks, \$90,441.26.....	90,945.64	
Bills receivable, \$13,344.77; agents' debit balances, \$5,285.94.....	18,630.71	
Total	\$ 406,889.35	
Deduct ledger liabilities:		
Agents' credit balances.....	156.42	
Total net ledger assets.....		\$ 406,732.93

NON-LEDGER ASSETS.

Interest due, \$2,779.36, and accrued, \$7.684.15, on mortgages.	\$ 10,463.51	
Interest accrued on collateral loans.....	462.89	
Interest accrued on other assets.....	922.00	
Total		\$ 11,848.40
Cash in Dubuque National bank (local agency commission).....		3,040.35
Gross assets.....		\$ 421,621.64

IOWA INSURANCE REPORT.

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NON-LEDGER LIABILITIES.

Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	\$ 5,000.00	
Total amount of unpaid losses.....		\$ 5,000.00
Gross premiums (less, reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$44,684.51; unearned premiums, 50 per cent.....	22,342.25	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$129,149.81; unearned premiums, pro rata.....	67,626.94	
Total unearned premiums as computed above.....		\$ 89,969.19
All other liabilities, viz.: Reserve for taxes and all other liabilities..		10,000.00
Total amount of all liabilities.....		\$ 104,969.19
Joint stock capital actually paid up in cash.....	\$ 100,000.00	
Reserve or guaranty fund, represented by scrip, or otherwise.....	216,652.49	
Divisible surplus.....		\$ 316,652.49
Total		\$ 421,621.68

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5 under this heading in last year's statement	\$ 10,463,706	\$ 175,199.21
Written or renewed during the year.....	5,542,253	83,568.03
Total	\$ 16,005,959	\$ 258,767.24
Deduct those expired and marked off as terminated.....	5,562,099	84,892.92
In force at the end of the year.....	\$ 10,443,860	\$ 173,834.32
Largest amount written on any one risk not deducting re-insurance...		\$ 5,000.00

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS WRITTEN THEREON.

Year.	Term.	Amt. covered.	Gross premiums charged less reins.	Fraction unearned.	Amount of premiums unearned.
1900.....	One year or less.....	\$ 3,070,621	\$ 44,684.51	1-2	\$ 22,342.25
1898.....	Three years.....	1,081,420	14,970.67	1-6	2,496.31
1899.....	Three years.....	1,197,761	14,352.04	1-2	7,176.02
1900..	Three years.....	1,146,720	14,194.68	5-6	11,828.80
Totals.....		\$ 3,425,901	\$ 43,523.39	1-8	\$ 21,508.93
1896.....	Five years.....	\$ 532,757	\$ 13,264.22	1-10	\$ 1,326.42
1897.....	Five years.....	702,640	15,684.14	3-10	4,705.24
1898.....	Five years.....	819,577	16,525.80	1-2	8,262.90
1899.....	Five years.....	985,442	21,526.87	7-10	15,068.60
1900.....	Five years.....	906,922	18,625.39	9-10	16,762.85
Totals		\$ 3,947,338	\$ 85,626.42		\$ 46,126.01
Grand-totals.....		\$ 10,443,860	\$ 173,834.32		\$ 89,969.19

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement? No.	
What amount of installment notes is owned and now held by the company.	\$ 8,570.67
Have any of these notes been hypothecated, sold, or used in any manner as security for money loaned within the past year?.....	No.
Losses incurred during the year, fire.....	34,348.26

Total amount of the company's stock owned by the directors at par value	65,000.00
Total amount loaned to officers and directors, \$2.560; loaned to stockholders, not officers, \$500.....	3,060.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

Gross risks written.....	\$ 3,978,735
Gross premiums received.....	62,449
Losses paid.....	21,797
Losses incurred.....	23,394
Amount at risk.....	7,443,503

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
FARMERS INSURANCE COMPANY.

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, J. H. SMITH.

Vice-President, S. T. BERRY.

Secretary, JOHN B. HENDERSON.

[Incorporated October, 1860 Commenced business October, 1860.]

Home office, Cedar Rapids, Iowa.

CAPITAL STOCK.

Amount of capital stock authorized.....	\$ 100,000
Amount of capital paid up in cash.....	100,000

INCOME DURING THE YEAR.

Gross premiums received in cash, without any deduction (including \$94,995.45 premiums of previous years).....	\$ 307,016.74
Deduct only reinsurance, rebate, abatement and return premiums....	39,518.44
Net cash actually received for premiums.....	\$ 267,498.30
Bills and notes received during the year for premiums, remaining unpaid.....	\$ 88,418.61
Received for interest on bonds and mortgages.....	\$ 12,723.49
Received for interest and dividends on stocks and bonds, collateral loans, and from all sources.....	6,141.75
Income received from all other sources, viz.: Rents.....	2,074.20
Aggregate amounts of income actually received during the year in cash.....	\$ 288,437.74

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.	
Gross amount paid for losses (including \$8,872.46 occurring in previous years).....	\$ 116,838.24
Deduct amounts received for salvages and from reinsurance in other companies.....	6,693.15
Net amount paid during the year for losses.....	\$ 110,145.09
Paid stockholders for interest or dividends.....	10,000.00
Commissions or brokerage to agents.....	62,302.08
Salaries, fees and all other charges.....	41,941.97
Taxes.....	3,821.84
Insurance department fees and agents' licenses.....	497.70

IOWA INSURANCE REPORT.

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Advertising, printing and stationery, legal expenses, repairs and expenses on real estate, furniture and fixtures, miscellaneous.....	23,154.82
Total expenditures during the year.....	\$ 251,863.50

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value real estate, unincumbered.....	\$ 51,402.12
Mortgage loans on real estate, first liens.....	260,205.34
Book value of bonds excluding interest, \$4,000; and stocks, \$38,565....	42,565.00
Cash in company's office, \$2,375.70; deposited in banks, \$85,825.16....	88,200.86
Agents' debit balances, net.....	14,802.87
Bills receivable, not due, \$89,536.34; not over six months past due, \$5,426.95.....	94,963.29
Total.....	\$ 552,139.48
Total net ledger assets.....	\$ 552,139.48

NON-LEDGER ASSETS.

Interest due, \$21,636.77, and accrued, \$11,167.86 on mortgages.....	\$ 32,804.63
Interest accrued on bonds and stocks.....	180.00
Rents.....	148.00
Total.....	\$ 33,132.63
Gross assets.....	\$ 585,272.11

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid.....	\$ 1,115.38
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	3,077.00
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	1,500.00
Total amount of claims for losses.....	\$ 5,692.38
Deduct reinsurance due or accrued.....	549.59
Net amount of unpaid losses.....	\$ 5,142.79
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$42,865.30; unearned premiums (forty per cent).....	\$ 17,146.12
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$924,958.76; unearned premiums (forty per cent).....	369,983.50
Total unearned premiums as computed above.....	\$ 387,129.62
All other liabilities, viz.: Deferred commissions and policy fees.....	6,129.80
Total amount of all liabilities.....	\$ 398,402.21
Joint-stock capital actually paid up in cash.....	\$ 100,000.00
Divisible surplus.....	86,869.90
Total.....	\$ 585,272.11

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line five under this heading in last year's statement.....	\$ 42,615.159	\$ 966,228.93
Written or renewed during the year.....	13,372,509	288,279.14
Total.....	\$ 55,987,668	\$ 1,254,508.07

Deduct those expired and marked off as terminated.....	12,226,816	270,659.18
In force at the end of the year.....	\$ 43,760,852	\$ 983,848.89
Deduct amount reinsured.....	747,741	16,024.83
Net amount in force.....	\$ 43,013,111	\$ 967,824.06
Largest amount written on any one risk, not deducting reinsurance.....	\$	10,000

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS WRITTEN THEREON.

Year.	Term.	Amount covered.	Gross premiums charged less reinsur.	Fraction unearned.	Amount of premiums unearned.
1900.....	One year or less.....	\$ 2,677,547	\$ 42,865.30	½	\$ 21,432.65
1899.....	Two years.....	33,817	353.22	¾	88.30
1900.....	Two years.....	31,213	242.40	¾	181.80
1898.....	Three years.....	1,426,072	21,193.01	1-6	3,512.17
1899.....	Three years.....	1,556,959	21,729.27	½	10,864.63
1900.....	Three years.....	1,657,106	23,487.74	5-6	19,573.11
1897.....	Four years.....	17,990	302.25	¾	37.78
1898.....	Four years.....	49,460	868.89	¾	325.83
1899.....	Four years.....	19,585	311.32	¾	194.57
1900.....	Four years.....	36,720	620.21	¾	542.68
1896.....	Five years.....	5,584,968	138,714.24	1-10	13,871.42
1897.....	Five years.....	6,280,530	154,353.46	3-10	46,306.03
1898.....	Five years.....	7,071,433	170,632.23	½	85,316.11
1899.....	Five years.....	9,125,176	212,753.04	7-10	148,927.12
1900.....	Five years.....	8,132,275	195,412.31	9-10	175,880.07
Totals.....		\$ 43,760,851	\$ 983,848.89		\$ 527,074.27

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?..	No.
Losses incurred during the year.....	\$ 112,158.16
Total amount of the company's stock owned by the directors at par value.....	84,750.00
Total amount loaned to officers and directors.....	32,806.00
Does any officer, director, or trustee receive a commission or royalty on the business of the company?.....	No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

Gross risks written.....	\$ 13,372,509.00
Gross premiums received.....	288,279.14
Losses paid.....	16,838.24
Losses incurred.....	112,158.16
Amount at risk.....	43,760,852.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
FIDELITY INSURANCE COMPANY.

Organized under the laws of the State of Iowa made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, JOHN COOPER.
First Vice-President, R. J. MCKEE.
Secretary, A. L. TULLIS.

[Incorporated, March 1893. Commenced business, March 1893.]

Home office, Observatory Building, Des Moines, Iowa.

IOWA INSURANCE REPORT.

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CAPITAL STOCK.

Amount of capital stock authorized, \$100,000.00; subscribed for.....	\$ 100,000.00
Amount of capital paid up in cash.....	25,000.00
Amount of net ledger assets, December 31st of previous year	105,180.27
Extended at.....	\$ 105,180.27

INCOME DURING THE YEAR.

Gross premiums received in cash, without any deduction	\$ 50,959.56
Received for interest on bonds and mortgages, \$1,163.13; reinsurance, \$5,343.02; proceeds sale of loan, \$1,015.83.....	7,521.98
Proceeds tax certificate, \$319.27; proceeds of judgment, \$125.65; received Jno. Cooper loan, \$2,000.00.....	2,444.92
Income received from all other sources viz: Rents, \$179.00; mileage rebate, \$76.28; sundry items, \$204.58; agents collections, \$429.75; return premiums, \$4.56; salvage, \$191.08.....	1,085.25
Received bills payable.....	4,875.00
Aggregate amount of income actually received during the year..	\$ 66,886.71

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.	
Gross amount paid for losses (including \$15,398.14 occurring in pre- vious years,.....)	\$ 41,260.32
Deduct amounts received for salvages (on losses of the last or previous years), \$191.08; and from reinsurance in other companies, \$7,819.25.	8,010.33
Net amount paid during the year for losses	\$ 33,249.99
Paid reinsurance to other companies.....	4,836.78
Commissions or brokerage to agents, less received on reinsurances, cash commissions, \$1,982.35; Cr. commissions, \$12,444.50	14,426.85
Bills payable, \$5,600.00; return premiums, \$1,619.73	7,219.73
Rents (including \$755.00 for companies use of own buildings)	755.00
Salaries, fees and traveling expenses.....	12,153.92
Taxes on premiums, \$283.02; on real estate, \$396.57.....	679.59
Insurance department fees and agents' licenses	211.00
Advertising, printing and stationery, \$1,047.22; legal expenses, \$137.75	1,184.97
Rating bureau	600.48
Interest	266.63
Revenue, \$332.50; postage, \$545.55; office expense, \$699.89; exchange, \$20.96	1,598.90
Total expenditures during the year	\$ 77,183.84

LEDGER ASSETS.

As per ledger accounts shown by the books at the home office at close
of business December 31st.

Book value real estate, unincumbered	\$ 10,475.00
Mortgage loans on real estate, first liens.....	6,378.87
Loans secured by pledge of bonds, stocks or other collateral.....	4,365.67
Book value of bonds excluding interest and stocks	2,500.00
Cash in company's office, \$2,548.95; deposited in banks, \$10.33.....	2,559.28
Bills receivable.....	57,457.37
Bills receivable not more than six months past due.....	1,819.19
Total.....	\$ 85,555.38

DEDUCT LEDGER LIABILITIES

Agents' credit balances, \$776.54; borrowed money, \$4,775.01.....	\$ 5,551.55
Total net ledger assets.....	\$ 80,003.83

NON-LEDGER ASSETS.

Interest due, \$345.58; and accrued, \$186.66, on mortgages	\$ 532.24
Bills receivable.....	265.47

IOWA INSURANCE REPORT.

Taxes due.....	110.06	
Mileage due.....	227.06	
Total		\$ 1,134.83
Due from others.....		20.75
L. J. Moore estate.....		417.24
Net premiums in course of collection December 31st, not more than three months due.....		5,027.71
Judgments, \$3,464.81 @ 25 per cent.; \$866.20; due from reinsurance companies, \$2,890.31.....		3,756.51
Gross Assets.....		\$ 90,360.87

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid; not yet due.....	\$ 1,595.10	
Losses in process of adjustment, or in suspense, including all reported and supposed losses	215.79	
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	3,545.00	
Total amount of claims for losses.....	\$ 5,355.89	
Deduct reinsurance due or accrued.....	25.00	
Net amount of unpaid losses.....	\$ 5,330.89	\$ 5,330.89
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$139,384.48; unearned premiums (40 per cent).....	\$ 55,753.79	
Total unearned premiums as computed above		\$ 55,753.79
Cash dividends remaining unpaid to stockholders.....	\$ 41.00	
Salaries, expenses, etc., due or accrued.....	3,575.68	
Reinsurance premiums	611.86	
All other liabilities, viz: Due Iowa National Bank.....	47.65	\$ 4,276.19
Total amount of all liabilities.....		\$ 65,360.87
Joint stock capital actually paid up in cash.....		25,000.00
Total.....		\$ 90,360.87

MISCELLANEOUS.

	Fire Risks.	Premiums thereon.
In force on the 31st day of December of the previous year, as per line 5 in last year's statement.....	\$ 6,935.609	\$ 157,681.00
Written or renewed during the year.....	4,987.820	84,735.20
Total.....	\$ 11,923.429	\$ 242,416.20
Deduct those expired and marked off as terminated	\$ 3,568.602	\$ 95,267.71
In force at the end of the year.....	8,354.827	147,148.49
Deduct amount reinsured.....	484.517	7,764.01
Net amount in force.....	\$ 7,870.310	\$ 139,384.48

GENERAL INTERROGATORIES.

Losses incurred during the year.....	\$ 29,237.28
Total amount of the company's stock owned by the directors at par value.....	90,000.00
Total amount loaned to officers and directors.....	4,365.67
Gross risks written.....	4,987,820.00
Gross premiums received	84,735.20
Losses paid.....	41,260.32
Losses incurred	29,237.28
Amount at risk.....	7,870,310.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

HAWKEYE INSURANCE COMPANY,

Organized under the laws of the state of Iowa, made to the auditor of state of the state of Iowa, pursuant to the laws thereof.

President, JAMES CALLANAN.

Vice-President and General Manager, W. D. SKINNER.
Secretary, W. C. COLE.

[Incorporated March 15, 1865. Commenced business March 15, 1865.]

Home office, 207 and 209 Fourth street.

CAPITAL STOCK.

Amount of capital stock authorized, \$100,000; subscribed for.....\$ 75,000.00
Amount of capital paid up in cash 25,000.00

INCOME DURING THE YEAR.

As shown by the books at home office at close of business December 31st.

Gross premiums received in cash, without any deduction (including

\$124,939.47 premiums of previous years\$312,101.55

Deduct only reinsurance, rebate, abatement and return premiums.... 45,941.76

\$ 266,159.79

Bills and notes received during the year for premiums, remaining
unpaid\$ 119,127.76

Received for interest on bonds and mortgages.....

\$ 18,717.15

Received for interest and dividends on stocks and bonds, collateral
loans, and from all sources

2,131.28

Income received from all other sources, viz: Rents

1,653.22

Aggregate amount of income actually received during the year
in cash

\$288,661.44

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business Decem-
ber 31st.

Gross amount paid for losses (including \$3,827.47, occurring in pre-
vious years).\$ 116,887.96

Deduct amounts received for salvages (on losses of the last or previ-
ous years) \$425.00; and from reinsurance in other companies,
\$11,065.86

11,490.86

Net amount paid during the year for losses.....

\$105,397.10

Paid stockholders for interest or dividends.....

30,000.00

Commissions or brokerage to agents.....

65,048.97

Salaries, fees and all other charges, officers. \$10,940.18; clerks,
22,513.47;

33,453.65

Taxes on premiums, \$3,618.15; on real estate, \$1,071.78; on other in-
vestments, \$1,282.42

5,972.35

Insurance department fees and agents' licenses, \$375.50;

375.50

IOWA INSURANCE REPORT.

Advertising, printing and stationery, \$4,594.11; legal expenses, \$1,451.37; repairs and expenses on real estate, \$150.35; expressage and telegrams, \$392.58; revenue stamps, \$1,664.19; postage, \$2,706.13; traveling expenses, \$4,141.79; other disbursements, \$3,674.67	18,775.19
Total expenditures during the year	\$259,022.76

LEDGER ASSETS

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value real estate unincumbered, \$64,222.48	\$ 64,222.48
Mortgage loans on real estate, first liens, \$330,765.85	330,765.85
Loans secured by pledge of bonds, stocks or other collateral	8,466.20
Book value of stocks	6,795.00
Cash in company's office, \$12,554.05; deposited in banks, \$57,983.71 ..	70,537.76
Bills receivable, not matured	150,352.78
Bills receivable past due and all interest and cash thereon	102,735.66
Total	\$ 733,775.73

NON-LEDGER ASSETS.

Interest due, \$3,686.87, and accrued, \$3,927.25 on mortgages	\$ 7,614.12
Interest accrued on collateral loans	100.10
Interest accrued on other assets	4,081.71
Rents accrued on company's property or lease	387.56
Total	\$ 12,183.49
Gross premiums in course of collection December 31st	23,411.26
Personal property owned by the company	6,121.29
Gross assets	\$775,521.77

DEDUCT ASSETS NOT ADMITTED.

One share Mutual Telephone stock	\$ 45 00
One share Auditorium stock	50 00
Personal property owned by the company	6,121.29
Loans on personal security, endorsed or not, and interest thereon ...	568.26
Bills receivable past due and all interest and cash thereon	102,735.66
Total	\$ 109,520.21
Total admitted assets,	\$ 666,001.56

NON-LEDGER LIABILITIES.

Losses in process of adjustment, or in suspense, including all reported and supposed losses	\$ 4,390.51
Losses resisted (not outlawed), including interest, costs and other expenses thereon	1,100.00
Total amount of claims for losses	5,490.51
Deduct reinsurance due or accrued	1,674.60
Net amount of unpaid losses	\$ 3,815.91
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$193,884.13; unearned premiums, 40 per cent	\$ 77,537.65
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$819,405.77; unearned premiums 40 per cent	327,762.31
Total unearned premiums as computed above,	\$ 405,299.96
Total amount of all liabilities	\$ 409,115.87

IOWA INSURANCE REPORT.

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Joint stock capital actually paid up in cash	25,000.00
Divisible surplus.....	231,885.69
Total.....	\$ 666,001.56

MISCELLANEOUS.

	Fire risks.	Premiums thereon
In force on the 31st day of December of the previous year as per line 5. under this heading in last year's statement.....	\$44,177,433	\$1,048,701.79
Written or renewed during the year	14,148,026	305,632.09
Total.....	\$ 58,325,459	1,354,393.88
Deduct those expired and marked off as terminated.....	12,175,666	264,767.53
In force at the end of the year.....	\$ 46,149,793	\$1,089,626.35
Deduct amount reinsured.	3,269,020	76,376.45
Net amount in force.....	\$42,880,773	\$1,013,249.90
Largest amount written on any one risk, not deducting reinsurance.....		2,500 00

SCHEDULE OF REINSURANCE IN OTHER COMPANIES.

	Premiums.	Amt. Ins.
St. Paul Fire and Marine.....	\$ 46,945.85	\$ 2,016,873
Niagara	29,430.60	1,252,147
Totals	\$ 76,376.45	\$ 3,269,020

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?...	No.
What amount of installment notes is owned and now held by the company?.....	\$ 46,844.43
Have any of these notes been hypothecated, sold, or used in any manner as security for money loaned within the past year? If so, what amount?.....	No.
Balance of scrip outstanding and delivered to policy-holders.....	None.
Scrip not actually delivered.....	None.
Scrip dividends declared during the year.....	None.
Net cash participating premiums received during the year.....	None.
Limit of scrip accumulation, before any redemption.....	None.
Losses incurred during the year.....	\$ 105,385.54
Does any officer, director, or trustee receive a commission or royalty on the business of the company?.....	No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire and Tornado.
Gross risks written.....	\$ 14,148,026
Gross premiums received.....	305,692.09
Losses paid.....	105,397.10
Losses incurred.....	105,385.54
Amount at risk.....	46,149,793

ANNUAL STATEMENT

For the year ending December 31st, 1900, of the condition and affairs of the

IOWA HOME INSURANCE COMPANY.

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, PETER KIENE.

1st Vice-President, FRANK W. COATES.

Secretary, JAMES A. HAYES,

[Incorporated, May 15, 1899 Commenced business, May 16, 1899.]

Home office, Rooms 210-212 Security Building, Dubuque, Iowa.

CAPITAL STOCK.

Amount of capital stock authorized, \$100,000; subscribed for.....	\$ 100,000.00
Amount of capital paid up in cash, \$25,000; surplus \$5,000.....	30,000.00
Amount of net ledger assets, December 31st of previous year.....	32,526.23
Extended at.....	\$ 32,526.23

INCOME DURING THE YEAR.

As shown by the books at home office at close of business December 31st.	
Gross premiums received in cash, without any deduction (including \$1,116.07 premiums of previous years)	\$ 16,624.68
Deduct only reinsurance, rebate, abatement and return premiums...	1,638.69
Deduct gross premiums and bills in course of collection at this date...	1,820.47
Net cash actually received for premiums.....	\$ 13,165.52
Bills and notes received during the year for premiums, remaining unpaid	\$13,165.52
Received for interest on bonds and mortgages.....	\$ 1,847.47
Total income during the year.....	15,012.99
Aggregate amount of income actually received during the year in cash	\$ 47,539.22

DISBURSEMENTS DURING YEAR

As shown by the books at home office at close of business December 31st	
Gross amount paid for losses (including \$29 occurring in previous years)	Fire. 3,675.63
Deduct amounts received for salvages (on losses of the last or previous years), and from reinsurance in other companies	33.00 \$ 3,642.63
Net amount paid during the year for losses.....	\$ 3,642.63
Commissions or brokerage to agents, less received on reinsurances...	2,945.80
Rents (including for company's use of own buildings) less from sub-leases	360.00
Salaries, fees and all other charges; clerks, \$906.65; other employees, \$1,080.....	1,986.65
Taxes on premiums.....	82.34
Insurance department fees and agents' licenses.....	62.50
Advertising, printing and stationery, \$1,071.27; miscellaneous, \$554.82	1,626.09
Total expenditures during the year.....	10,706.01
Balances.....	\$ 36,833.21

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.	
Mortgage loans on real estate, first liens.....	\$ 31,620.00
Cash in company's office, \$487.50; deposited in banks, \$4,654.95.....	5,142.45
Agents' debit balances, \$1,820.47 secured.....	1,820.47
Total	\$ 38,582.92
Deduct ledger liabilities:	
Agents' credit balances	98.74
Total net ledger assets.....	\$ 38,484.18

NON-LEDGER ASSETS.

Interest accrued, \$636.66 on mortgages.....	\$ 636.66
Total	636.66
Total admitted assets.....	\$ 39,120.84

NON-LEDGER LIABILITIES.

Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$7,240.08; unearned premiums, 40 per cent	\$ 2,896.03	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$10,681.92; unearned premiums, 40 per cent.....	4,272.77	
Gross premiums (less reinsurance—cash and bills) received and receivable upon all unexpired marine risks.....	7,168.80	
Total unearned premiums as computed above.....		\$ 7,168.80
Joint stock capital actually paid up in cash.....	\$ 25,000.00	
Divisible surplus.....	6,952.04	31,952.04
Total		\$ 39,120.84

MISCELLANEOUS.

	Fire risks.	Premiums thereon
In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement.....	\$ 635,565	\$ 8,076.10
Written or renewed during the year.....	1,156,780	15,508.61
Total.....	\$ 1,792,345	\$ 23,584.71
Deduct those expired and marked off as terminated.....	393,635	4,794.60
In force at the end of the year.....	\$ 1,398,710	\$ 18,790.11
Deduct amount reinsured.....	65,275	868.11
Net amount in force.....	\$ 1,333,435	\$ 17,922.00
Largest amount written on any one risk, not deducting reinsurance.....		5,250

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS WRITTEN THEREON.

Year.	Term.	Amount covered.	Gross premiums charged less reinsur.	Fraction unearned.	Amount of premiums unearned.
1900.....	One year or less..	\$ 553,425	\$ 7,234.81	½	\$ 3,617.40
1899.....	Two years.....	129,250	1,369.23	¾	342.30
1900.....	Three years.....	190,660	2,031.46	¾	338.58
1899.....	Four years.....	152,565	2,515.31	5-6	314.41
1900.....	Five years.....	307,535	4,771.19	¾	477.11
Totals.....		\$ 1,333,435	\$ 17,922.00		\$ 5,089.80

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?..	No.
Losses incurred during the year, fire, \$3,503.80; tornado, \$138.83.....	\$ 3,642.63
Does any officer, director, or trustee receive a commission or royalty on the business of the company?.....	No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.	Tornado.	Aggregate.
Gross risks written.....	\$ 1,156,780.00	\$ 86,700.00	\$ 1,243,480.00
Gross premiums received.....	14,951.73	556.88	15,508.61
Losses paid.....	3,503.80	138.83	3,642.63
Losses incurred.....	3,503.80	138.83	3,642.63

ANNUAL STATEMENT

For the year ending December 31, 1900, of the conditions and affairs of the
IOWA MERCHANTS MUTUAL INSURANCE COMPANY.

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of
 Iowa, pursuant to the laws thereof.

President, B. F. DOUGHTY.

First Vice-President, J. K. PRUGH.

Secretary, A. A. SMITH.

[Incorporated, March 24, 1893. Commenced business, April 3, 1893.]

Home office, 419 Fourth street, Sioux City, Iowa.

INCOME DURING YEAR.

Gross premiums received in cash, without any deduction.....	\$ 16,257.68
Deduct only reinsurance, rebate, abatement and return premiums...	274.95
Net cash actually received for premiums.....	\$ 15,982.73
Income received from all other sources, viz: Rents, fees.....	29.74
Aggregate amount of income actually received during the year in cash.....	\$ 16,012.47

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st:

Gross amount paid for losses (including \$5,890.03 occurring in previous years).....	\$ 8,418.91
Net amount paid during the year for losses.....	\$ 8,418.91
Commissions or brokerage to agents, less received on reinsurances...	2,257.23
Rents	330.00
Salaries, fees and all other charges; officers, \$1,449.12; clerks, \$796.90;	2,246.02
Taxes on premiums.....	56.10
Insurance department fees and agents' licenses.....	71.02
Advertising, printing and stationery, \$172.66; legal expenses, \$297.41;	
miscellaneous, \$557.70.....	1,027.77
Other disbursements, viz.: On bill payable.....	800.00
Total expenditures during the year....	\$ 15,207.05

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Cash in company's office, \$174.63; deposited in banks, \$1,423.66.....	\$ 1,598.29
Total net ledger assets.....	\$ 1,598.29
Gross premiums in course of collection December 31st, not more than six months due.....	1,679.05
Premium notes, less amount collected thereon.....	\$ 55,413.47
Furniture, fixtures, etc.....	1,065.00
Premium notes listed as assets according to ruling of auditor of state.	26,304.91

IOWA INSURANCE REPORT.

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DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes.....	1,065.00
Gross assets.....	30,647.25
Total admitted assets.....	\$ 29,582.25

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due.....	\$ 3,439.71
Losses resisted, not outlawed, including interest, costs and other expenses thereon	548.81
Net amount of unpaid losses.....	\$ 3,988.52
All other liabilities, viz.: Borrowed money.....	5,200.00
Total amount of all liabilities.....	\$ 9,188.57

MISSCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement..	\$ 2,254,267	\$ 105,564.42
Written or renewed during the year.....	599,664	21,587.73
Total	\$ 2,853,931	\$ 127,152.15
Deduct those expired and marked off as terminated.....	868,489	38,896.98
Net amount in force.....	\$ 1,985,442	\$ 88,255.17

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement? No.	
Losses incurred during the year, fire.	\$ 4,307.06

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

Gross risks written.	\$ 599,664
Gross premiums received.....	21,587
Losses paid.....	8,418
Losses incurred.....	4,307
Amount at risk.....	1,985,442

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

IOWA STATE FIRE-INSURANCE COMPANY,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, SAMUEL E. CAREY. First Vice-President, WILLIAM LOGAN.
Secretary, HOWARD TUCKER.

[Incorporated January, 1855. Commenced business July, 1855.

Home office, No. 200 Main Street, Keokuk, Iowa.

INCOME DURING THE YEAR.

Gross premiums received in cash, without any deduction.....	\$ 273,564.04
Deduct only reinsurance, rebate, abatement and return premiums....	28,150.32
Net cash actually received for premiums.....	\$ 245,413.72
Bills and notes received during the year for premiums, remaining unpaid	\$ 253,442.68

Received for interest and dividends on stocks and bonds, collateral loans, and from all sources.....	2,077.00
Income received from all other sources, viz Expense, judgments and policy and survey fees.....	512.10
Aggregate amount of income actually received during the year in cash	\$ 248,602.82

DISBURSEMENTS DURING YEAR

As shown by the books at home office at close of business December 31st :	
Gross amount paid for losses (including \$5,751.18 occurring in previous years).....	\$ 99,648.84
Deduct amounts received for salvages and from reinsurance in other companies.....	9,243.48
Net amount paid during the year for losses.....	\$ 90,405.36
Commissions or brokerage to agents, less received on reinsurances..	39,068.16
Salaries, fees and all other charges, officers (\$23,000.00); clerks (\$15,269.14); other employees (\$3,336.44)	41,605.58
Taxes on premiums, \$2,223.83; on real estate, \$141.62.....	2,365.45
Insurance department fees and agents' licenses.....	525.35
Advertising, printing and stationery, \$3,575.78; legal expenses, \$700.00; repairs and expenses on real estate, \$342.80; furniture and fixtures, \$295.40; miscellaneous, \$11,834.26.....	16,748.24
Total expenditures during the year.....	\$ 190,718.14

LEDGER ASSETS

As per ledger accounts shown by the books at home office at close of business December 31.	
Book value real estate, unincumbered.....	\$ 8,000.00
Cash in company's office, \$435.79; deposited in banks, \$109,632.46....	110,068.25
Name, banks and amounts :	
State Central Savings Bank.....	\$ 60,000.00
Keokuk National Bank.....	49,632.46
Cash notes, not more than 6 months, \$1,154.57; not matured, \$7,953.96; bills receivable, \$9,108.53; agents' debit balances, \$2,739.84.....	11,848.37
Bills receivable, bank certificate.....	25,000.00
Total net ledger assets, as per balances on page 1.....	\$ 154,916.62

NON-LEDGER ASSETS.

Face of premium notes, \$1,201,522.67, less assessments on same, \$585,213.24; balance, \$616,309.43.	
Present value of above notes at term short rates, computed as per directions in Auditor's letter of Dec. 22, 1900.....	\$ 381,822.44
Total.....	\$ 381,822.44
Gross premiums in course of collection December 31, not more than six months due.....	\$ 12,128.71
Gross premiums in course of collection December 31, more than three months due.....	\$ 16,710.03
Total admitted assets.....	\$ 548,867.77

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid.....	None.
Losses in process of adjustment or in suspense, including all reported and supposed losses.....	\$ 2,304.00
Losses resisted (not outlawed) including interest, costs and other expenses thereon.....	1,000.00
Total amount of claims for losses.....	3,304.00
Deduct reinsurance, due or accrued.....	500.00
Net amount of unpaid losses.....	\$ 2,804.00

All other liabilities, viz: Unearned portion of short note policies.....	20,306.55
Total amount of all liabilities.....	\$ 23,110.55

MISCELLANEOUS.

	Fire Risks.	Premiums Thereon.
In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement.....	\$30,547,400.06	\$ 1,249,297.95
Written or renewed during the year.....	9,733,988.46	321,293.42
Total.....	\$40,281,388.55	1,570,591.37
Deduct those expired and marked off as terminated.....	6,509,505.83	282,359.96
In force at the end of the year.....	\$33,771,882.69	\$ 1,288,231.41
Deduct amount reinsured.....	2,163,139.33	26,290.31
Net amount in force.....	\$31,608,743.36	\$ 1,261,941.10
Largest amount written on any one risk, not deducting reinsurance, \$6,000.00, No. 401246.		

GENERAL INTREROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?..No	
Losses incurred during the year: Fire, \$91,974.29; tornado, \$4,227.37	\$ 96,201.66

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire Risks.
Gross risks written ..	\$7,659,973.13
Gross premiums received... ..	248,230.79
Losses paid	86,289.59
Losses incurred.....	82,297.15
Amount at risk.....	31,608,743.36

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
MERCHANTS' AND BANKERS' MUTUAL FIRE INSURANCE COMPANY,

Organized under the laws of the state of Iowa, made to the auditor of state of the state of Iowa, pursuant to the laws thereof.

<i>President, W. W. LYONS.</i>	<i>First Vice-President. W. L. READ.</i>
<i>Secretary, CHAS. E. CAMPBELL.</i>	<i>Second Vice-President. WILLARD SECOR.</i>
[Incorporated March 7, 1885.	Commenced business March 19, 1885.]
Home office, 608 Crocker Building, Des Moines.	

INCOME DURING THE YEAR.

Gross premiums received in cash, without any deduction, (including premiums of previous years).....	\$ 24,548.90
Deduct only reinsurance, rebate, abatement and return premiums	13,752.57
Net cash actually received for premiums	\$ 10,796.33
Guaranty fund.....	3,500.00
Aggregate amount of income actually received during the year in cash.....	\$14,296.33

IOWA INSURANCE REPORT.

DISBURSEMENTS DURING YEAR

As shown by the books at home office at close of business December 31st.

Gross amount paid for losses (including \$683.82, occurring in previous years)	\$ 13,916.03
Deduct amounts received for salvages (on losses of the last or previous years), \$75; and from reinsurance in other companies, \$7,255.05	7,330.05
Net amount paid during the year for losses.....	\$ 6,685.98
Deposit premiums returned	212.95
Commissions or brokerage to agents, less received on reinsurances ..	1,740.00
Rents (including company's use of own buildings) less \$117.50 from sub-leases	310.00
Salaries, fees and all other charges: Officers, \$2,848.54; clerks, \$1,081.40; other employees, \$525.....	4,454.94
Taxes on premiums.....	255.99
Insurance department fees and agents' licenses.....	123.50
Advertising, printing and stationery. \$779.93; legal expenses. \$59.75; furniture and fixtures, \$27.14; miscellaneous, \$272.05;	1,138.87
Other disbursements... ..	7.00
Traveling expense, \$807.37; revenue, \$256.50; postage. \$433.89.....	1,497.76
Total expenditures during the year.....	\$ 16,326.99
Balances.....	\$ 5,327.52

LEDGER ASSETS

As per ledger accounts shown by the books at home office at close of business December 31st.

Cash in company's office, \$104.14; deposited in banks, \$5,223.38	\$ 5,327.52
Bills receivable, \$657.98; agents' debit balances, \$625.60;.....	1,283.58
Total	\$ 6,611.10

DEDUCT LEDGER LIABILITIES.

Agents' credit balances.....	\$ 254.84
Total net ledger assets.....	\$6,356.26
Gross premiums in course of collection December 31st, not due, less amounts paid.....	\$ 66,369.50
Deduct to comply with rule of auditor of state.....	28,664.97
Gross premiums in course of collection December 31st, not more than six months due.....	\$ 2,305.40
.....	1,112.70
Gross assets.....	\$ 45,213.49

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid.....	None.
Losses in process of adjustment, or in suspense, including all reported losses.	1,724.10
Losses resisted (not outlawed), including interest, cost and other expenses thereon	1,600.00
Total amount of claims for losses.....	\$ 3,324.10
Deduct reinsurance due or accrued.	3,100.00
Net amount of unpaid losses.....	224.10
Reinsurance premiums	334.83
Total amount of all liabilities.....	\$ 548.93
Reserve or guaranty fund, represented by scrip or otherwise.....	17,948.79
Total	\$ 18,507.72

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement.....	\$4,006,382.69	\$185,322.06
Written or renewed during the year.....	1,749,074.29	51,944.21
Total	\$5,755,456.98	\$237,266.27
Deduct those expired and marked off as terminated.	1,276,431.32	86,327.26
In force at the end of the year.....	\$4,479,025.66	\$150,939.01
Deduct amount reinsured.	549,077.84	33,814.92
Net amount in force	\$3,930,007.82	\$117,124.09

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?..	No.
What amount of installment notes is owned and now held by the company.....	\$ 140,343.21
Have any of these notes been hypothecated, sold, or used in any manner as security for money loaned within the past year? If so, what amount?.....	No.
Total amount loaned to officers and directors, none; loaned to stockholders, not officers	None.
Does any officer, director, or trustee receive a commission or royalty on the business of the company.....	No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

Gross risks written.	\$1,749,074.29
Gross premiums received	51,944.21
Losses paid.....	13,915.86
Losses incurred	16,556.31
Amount at risk	117,124.09

ANNUAL STATEMENT.

For the year ending December 31, 1900, of the conditions and affairs of the
MILL OWNERS MUTUAL FIRE INSURANCE COMPANY.

Organized under the laws of the State of Iowa made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, HERMON D. ST. JOHN. First Vice-President, H. J. BENSON.
Secretary, J. G. SHARP.

[Incorporated, 1875, Reincorporated, 1889. Commenced business, April 1875 and March 1889.]

CAPITAL STOCK.

Amount of net ledger assets, December 31st of previous year.....	\$ 71,213.51
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INCOME DURING YEAR.

Received for premiums other than perpetuals.....	\$ 165.00
Deposit premiums, received on perpetual risks.....	12,304.54
Interest on real estate mortgage loans	\$ 2,861.71
Interest and dividends from all other sources.....	288.35
Total rents and interest	\$ 3,150.06
Assessments	48,985.79
Total income during the year.....	64,605.39
Total footings.....	\$ 135,818.90

DISBURSEMENTS DURING YEAR.

As shown by the books at the home office at close of business December 31st.

Gross amount paid for losses	\$ 19,927.45	
Net amount paid during the year for losses.....	\$ 19,927.45	\$ 19,927.45
Deposit premiums returned		3,320.13
Commissions or brokerage to agents, less received on reinsurances ..		933.59
Rents		420.00
Salaries, fees and all other charges, officers, \$5,679.29; clerks, \$1,318; other employees, \$1,500		8,497.29
Taxes on premiums.....		199.84
Insurance department fees and agents' licenses, \$70.50; Municipal licenses, \$18.10.....		88.60
Advertising printing and stationery, \$486.88; legal expenses, \$156.00.		642.88
Furniture and fixtures, \$24.28; miscellaneous, \$83.56.....		407.84
Other disbursements, viz.: postage, travel expense and telegraphing.		2,596.27
Total expenditures during the year		\$ 37,033.89
Balances		\$ 98,785.01

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Mortgage loans on real estate, first liens.....	\$ 67,600.00	
Deposited in banks.....	31,185.01	
Total net ledger assets, as per balances on page 1.....		\$ 98,785.01

NON-LEDGER ASSETS.

Interest accrued on mortgages.....		\$ 1,113.42
Gross premiums in course of collection December 31st, not more than three months due.....		210.00
Deposit notes subject to assessments		135,524.45
Gross assets		\$ 235,632.88
Total admitted assets.....		\$ 235,632.88

NON-LEDGER LIABILITIES.

Losses in process of adjustment, or in suspense, including all reported and supposed losses	\$ 14,500	
Net amount of unpaid losses.....		\$ 14,500

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement.....	\$ 2,732,050	\$ 120,416.35
Written or renewed during the year.....	581,250	22,359.35
Total.....	\$ 3,313,300	\$ 142,775.70
Deduct those expired and marked off as terminated.....	\$ 155,700	\$ 7,251.25
In force at the end of the year.....	3,157,600	135,524.45
Net amount in force	\$ 3,157,600	\$ 135,524.45
Largest amount written on any one risk, not deducting reinsurance..		\$ 10,000

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS WRITTEN THEREON.

Year	Term.	Amount covered.	Gross premiums charged less reinsur.	Fraction unearned.	Amount of premiums unearned.
1900.....	One year or less.....	\$ 6,000	\$ 165.00	1/2	\$ 75.60
Total.....		\$ 6,000	\$ 165.00		\$ 75.60
Perpetual		3,151,600	135,524.45		
Grand totals.....		\$ 3,157,600	\$ 135,699.45		\$ 75.60

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affect this statement?.....	No.
Losses incurred during the year.....	\$ 34,427.45
Gross risks written. \$75,300; perpetual risks renewed, \$877.550.....	952,850
Gross premiums received, \$3,591; perpetual premiums renewed, \$40,381.25	43,972.25
Losses paid.....	929.88
Losses incurred.....	10,929.88
Amount at risk	952,850

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
SECURITY FIRE INSURANCE COMPANY OF IOWA.

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa,
pursuant to the laws thereof.

President, S. F. GILMAN.

First Vice-President, JENS LORENZEN.

Secretary, E. J. BABCOCK.

[Incorporated, September 24, 1883. Commenced business, November 1, 1883.]

Home office, Masonic Temple, Davenport, Iowa.

CAPITAL STOCK.

Amount of capital stock authorized, subscribed for.....	\$ 100,000.00
Amount of capital paid up in cash ..	100,000.00
Amount of net ledger assets, December 31st of previous year..	205,823.13
Extended at.....	\$ 205,823.13

INCOME DURING THE YEAR.

As shown by the books at home office at close of business December 31st.

Gross premiums received in cash, without any deduction (including \$14,439.26 premiums of previous years)	\$ 55,957.44
Deduct only reinsurance, rebate, abatement and return premiums....	12,894.88
Net cash actually received for premiums.....	\$ 43,062.56
Bills and notes received during the year for premiums, remaining unpaid	\$ 8,387.21
Received for interest on bonds and mortgages.....	11,239.68
Received for interest and dividends on stocks and bonds, collateral loans, and from all sources	1,305.98
Income received from all other sources, viz.: Rents real estate.....	305.95
Aggregate amount of income actually received during the year in cash	\$ 55,914.17

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross amount paid for losses (including \$3,413.17 occurring in previous years).....	\$ 23,342.14
Deduct amounts received for salvages, on losses of the last or previous years, \$990.00; and from reinsurance in other companies, \$5,517.96.	6,507.96
Net amount paid during the year for losses.	\$ 16,834.18
Paid stockholders for interest or dividends during the year.....	6,000.00

Joint stock capital actually paid up in cash.....	\$ 100,000.00	
Divisible surplus.	48,285.07	148,285.07
Total		\$ 205,925.44

MISCELLANEOUS.

	Fire Risks.	Premiums Thereon.
In force on the 31st day of December of the previous year, as per line 5, under this heading in last year's statement.....	\$ 8,904,451	\$ 151,641.71
Written or renewed during the year.....	2,985,822	49,905.39
Total	\$ 11,890,273	\$ 201,547.10
Deduct those expired and marked off as terminated.....	3,834,012	59,271.37
In force at the end of the year ...	\$ 8,056,261	\$ 142,275.73
Deduct amount reinsured.....	450,315	7,527.99
Net amount in force	\$ 7,605,946	\$ 134,747.74
Largest amount written on any one risk, not deducting reinsurance..	\$ 25,000.00	

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS WRITTEN THEREON.

Year.	Term.	Amt. covered.	Gross premiums charged less reinsur.	Fraction unearned.	Amount of premiums unearned.
1900	One year or less...	\$ 671,804	\$ 8,994.40	1-2	\$ 4,497.20
1899	Two years	28,603	330.44	1-4	82.61
1900	Two years	25,926	285.32	3-4	213.89
1898.....	Three years.....	576,896	7,258.28	1-6	1,209.71
1899	Three years.....	608,063	7,695.80	1-2	3,847.90
1900	Three years.....	606,536	7,444.16	5-6	6,203.47
1897	Four years	4,567	133.35	1-8	16.67
1898	Four years	20,080	398.01	3-8	149.25
1899	Four years	13,746	279.30	5-8	174.56
1900	Four years.....	22,700	440.66	7-8	385.58
1896.....	Five years	1,234,245	18,098.80	1-10	1,809.8
1897	Five years	805,854	18,934.93	3-10	5,680.48
1898	Five years.....	894,587	19,465.40	1-2	9,732.70
1899	Five years	996,701	21,256.11	7-10	14,873.28
1900.....	Five years	1,095,638	23,732.78	9-10	21,359.51
Totals		\$ 7,605,946	\$ 134,747.74		\$ 70,242.69

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?..	No.
What amount of installment notes is owned and now held by the company?.....	\$ 854.92
Losses incurred during the year, fire, \$23,475.61; tornado, \$159.05 ..	23,634.66
Total amount of the company's stock owned by the directors at par value.....	668,333 1/3
Total amount loaned to officers and directors....	8,850.00
Does any officer, director, or trustee receive a commission or royalty on the business of the company?	No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire Risks.
Gross risks written.....	\$ 2,985,822.00
Gross premiums received	49,905.39
Losses paid, gross	23,342.14
Losses incurred, gross	23,634.66

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
STATE INSURANCE COMPANY.

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of
Iowa, pursuant to the laws thereof.

President, J. H. WINDSOR.

First Vice-President, H. A. ELLIOTT.

Secretary, THEO. F. GREFE.

[Incorporated September, 1865. Commenced business October, 1865.]

CAPITAL STOCK.

Amount of capital stock authorized, subscribed for.....	\$ 100,000.00
Amount of capital paid up in cash.....	100,000.00
Amount of net ledger assets, December 31st of previous year.....	486,372.13

INCOME DURING THE YEAR

Gross premiums received in cash, without any deduction.....	\$ 168,419.57
Deduct only reinsurance, rebate, abatement and return premiums....	26,815.05
	<hr/>
Net cash actually received for premiums.....	\$ 141,604.52
Received for interest and dividends on stocks and bonds, collateral loans, and from all sources.....	5,212.33
Income received from all other sources, viz.: Rents.....	7,988.66
	<hr/>
Aggregate amount of income actually received during the year in cash.....	\$ 154,805.51

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business Decem-
ber 31st.

Gross amount paid for losses (including \$5,090.75 occurring in prev- ious years).....	\$ 69,292.11
Deduct amounts received for salvages and from reinsurance in other companies.....	11,587.98
	<hr/>
Net amount paid during the year for losses.....	\$ 57,704.13
Commissions or brokerage to agents, less received on reinsurances..	32,882.43
Rents.....	1,500.00
Salaries, fees and all other charges, officers, \$5,400; clerks, \$8,889.47; other employees, \$3,600.....	17,889.47
Taxes on premiums, \$1,009.35; on real estate, \$1,825.11.....	2,834.46
Insurance department fees and agents' licenses.....	347.00
Advertising, printing and stationery, \$1,809.43; legal expenses, \$865.06; repairs and expenses on real estate, \$953.75; miscellaneous, traveling expenses, postage, revenue, express, etc., \$9,200.89.....	12,829.13
	<hr/>
Total expenditures during the year.....	\$ 125,986.62

IOWA INSURANCE REPORT.

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LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value real estate unincumbered.....	\$ 134,694.37	
Mortgage loans on real estate, first liens.....	58,625.00	
Book value of bonds excluding interest, \$1,000; and stocks, \$5,965....	6,965.00	
Cash in company's office, \$2,115.22; deposited in banks, \$8,410.03....	10,525.25	
Certified deposit Security Loan and Trust Co.....	3,000.00	
Bills receivable, \$248,849.39; agents' debit balances, \$2,811.27.....	251,660.66	
Due for reinsurance on losses paid, \$456.68; maps, 5.047; furniture, \$2,658; real estate subrogations, \$2,971.43; supplies, 8,300.66; accounts receivable, \$801.17.....	20,234.94	
Total.....		\$ 485,705.22
Deduct ledger liabilities:		
Agents' credit balances, \$1,926.96; outstanding checks, \$1,168.04; all other, \$3,500.75.....	\$ 6,595.75	
Total net ledger assets.....		\$ 479,109.47

NON-LEDGER ASSETS.

Interest due, \$1,235.56, and accrued, \$1,027.27 on mortgages.....	\$ 2,262.83	
Interest due, \$120, and accrued, \$60 on bonds and stocks.....	180.00	
Interest accrued on other assets, bills received.....	3,091.53	
Kents due.....	951.13	
Total.....		\$ 6,485.49
Market value of bonds and stocks over book value.....	117.00	
Gross premiums in course of collection December 31st, not more than three months due.....	13,397.41	
Gross assets.....		\$ 499,103.37
Deduct assets not admitted:		
Supplies, maps, printed matter and stationery, \$13,347.66; furniture, fixtures and safes, \$2,658.....	\$ 16,005.66	
Agents' debit balances, unsecured.....	2,811.27	
Bills receivable, past due.....	145,798.10	
Depreciation from book values of above net ledger assets to bring same to market value—real estate.....	5,694.37	
Total.....		\$ 170,309.40
Total admitted assets.....		\$ 328,799.97

NON-LEDGER LIABILITIES.

Losses not yet due.....	\$ 500.00	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	2,244.25	
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	3,700.00	
Total amount of claims for losses.....	\$ 6,444.25	
Deduct reinsurance due or accrued.....	863.00	
Net amount of unpaid losses.....		\$ 5,581.25

Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$31,250.69; unearned premiums (forty per cent).....	\$ 12,500.27
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$412,366.61; unearned premiums (forty per cent).....	164,946.65
Total unearned premiums as computed above.....	\$ 177,446.92
Commissions, brokerage, and other charges due to agents and brokers, on premiums notes not paid—not due.....	4,498.82
Total amount of all liabilities.....	\$ 187,526.99
Joint-stock capital actually paid up in cash.....	100,000.00
Divisible surplus.....	41,262.78
Total	\$ 328,799.97

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement.....	\$ 18,719,115	\$ 464,977.25
Written or renewed during the year.....	6,712,728	159,734.60
Total	\$ 25,431,843	\$ 624,711.85
Deduct those expired and marked off as terminated.....	6,832,945	141,259.43
In force at the end of the year.....	\$ 18,598,898	\$ 483,452.42
Deduct amount reinsured.....	2,941,694	39,835.12
Net amount in force.....	\$ 15,657,204	\$ 443,617.30

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS WRITTEN THEREON.

Year.	Term.	Amount covered.	Gross premiums charged less reinsur.	Fraction unearned.
1900.....	One year or less.....	\$ 2,009,373	\$ 31,250.69	1/2
1898.....	Three years.....	773,833	10,816.26	1-6
1899.....	Three years.....	955,459	13,086.51	1/2
1900.....	Three years.....	941,714	8,051.27	5-6
1896.....	Five and six years.....	2,130,440	57,354.87	1-10
1897.....	Five and six years.....	2,206,970	59,422.13	3-10
1898.....	Five and six years.....	2,336,878	56,532.73	1/2
1899.....	Five and six years.....	3,425,813	99,306.36	7-10
1900.....	Five and six years.....	3,818,418	147,611.60	9-10
Totals.....		\$ 18,598,898	\$ 483,452.42	.....
Less reinsurance and on overdue notes		2,941,694	39,835.12	.....
Grand totals.....		\$ 15,657,204	\$ 443,617.30	.....

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?..No.	
Losses incurred during the year, fire, \$63,792.07; tornado, \$3,019.26.....	\$ 66,811.33
Total amount of the company's stock owned by the directors at par value.....	25,400.00

IOWA INSURANCE REPORT.

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Total amount loaned to officers and directors..... 1,650 00
Does any officer, director, or trustee receive a commission or royalty on the business of the company?.....No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire and tornado.
Gross risks written.....	\$ 6,712,728.00
Gross premiums received.....	159,734.56
Losses paid.....	69,292.11
Losses incurred.....	66,811.33
Amount at risk.....	18,598,898.00

TABLE

An exhibit of the business of the Assessment Fire, Hail and Tornado

Number.	COUNTY.	NAME OF COMPANY.	NAME OF PRESIDENT.	ADDRESS OF PRESIDENT.
1	Adair	Farmers Mut. Fire Ins. Co. of Adair Co.	L. M. Kilburn....	Fontanelle....
2	Adams.....	Farmers Mut. Ins. Assn. of Adams Co	T. S. H. Dougherty	Creston.
3	Allamakee....	German Farmers.....	Henry Trvelich ..	Village Creek.
4	Allamakee....	Scandinavian Mut. Protective Ass'n ..	J. O. Prestemoen.	Maud.
5	Adair	Greelev Farmers Mut. Fire Ins. Co. ..	P. C. Schrienneker	Adair.....
6	Benton	Eden Fire Ins. Co.	G. L. Palmer.....	Vinton
7	Benton	Iowa Township Mut. Fire Ins. Co.	Ferdinand Schluntz	Belle Plaine..
8	Benton	Vinton Mut. Fire Ins. Co.	C. C. Grithn.....	Vinton
9	Black Hawk..	Danish Mut. Ins. Ass'n	Carl Brandt.....	Cedar Falls...
10	Black Hawk..	Farmers Mut. F. and L. Ins. Ass'n of Black Hawk Co.	W. H. Round	Cedar Falls...
11	Boone	Farmers Mut. Ins. Co. of Boone Co.	John Cooper.....	Boone.
12	Boone	Swedish Mut. Ins. Ass'n	S. A. Bengston...	Madrid..
13	Bremer.....	Bremer Co. Mut. Fire Ins. Co.	John Homrighans	Denver.....
14	Bremer.....	First German Mut. Fire Ins. Co.	Henry Rathe.	Knittel
15	Bremer.....	German Farmers F., L. and Wind- storm Ins. Co.	A. H. Moeller ..	Klinger.
16	Buchanan.....	Consolidated Patrons and Farmers. ..	E. R. Chapman..	Independence.
17	Buena Vista..	Farmers Mut. F. and L. Ins. Ass'n..	A. T. Troeger ..	St rrm Lake...
18	Butler.....	Butler Co. Mut. F. and L. Ins. Co...	A. E. Hartson....	Dumont
19	Calhoun	Farmers Mut. Ins. Co.	J. W. Hobbs	Lake City....
20	Calhoun	German Mut. Ins. Co., F., L. and Windstorm	John J. Heide.....	Pomeroy.....
21	Carroll.....	Farmers Mutual.....	C. S. Noble.	Glidden.....
22	Crawford.	German Mut. F., L., Tornado, W. and Cy. Assn'	Henry Fleuker...	Halbur
23	Carroll.....	Farmers Mut. Ins. Co. of Roselle	P. Joseph Koenig	Halbur
24	Carroll.....	Mount Carmel Mut. Fire Ins. Co.	Born. Voundhime.	Mount Carmel
25	Cass	Cass Co. Farmers Mut. Fire Ins. Ass'n	Chas. R. Hunt...	Atlantic.
26	Cass	Protective Ass'n of Noble Township..	Herman Dolch...	Lyman..
27	Cass	Victoria Mut. Ins. Ass'n	H. C. Kerkmann..	Deweve.....
28	Cedar	Spring Lake Mut. Fire Ins. Co.	Henry Mosher...	West Liberty.
29	Cerro Gordo..	Cerro Gordo Farmers.....	Wm. Knaak	Clear Lake...
30	Cherokee.....	Maple Valley.....	F. H. Creeps. ..	Aurelia.
31	Cherokee.....	West Cherokee Mut. F. & L. Ins. Ass'n	Wireman Miller..	Marcus
32	Chickasaw....	Chickasaw Co. Farmers Mut. Ins. Co.	James F. Babcock	New Hampton
33	Clay	Farmers Mut. Fire & Light. Ins. Co.	J. P. Mills.....	Greenville ..
34	Clayton.....	Farmers Mut. Fire & Light. Ins. Co.	John Wilz	Postville.....
35	Clayton	Farmers Mut. Ins. Co. of Garnavillo.	H. H. Kuhlman..	Garnavillo....
36	Clayton	Communa Farm Mut. F. & L. Ins. Co.	Henry Meder	Mederville....
37	Clinton.....	Farmers Mut. Fire and Light. Ins. Co.	W. A. McGarry ..	De Witt.
38	Clinton	German Farmers Ins. Co.	Chas. Hiner.....	Lowden
39	Clinton.....	German Mut. Fire and Light. Ins. Co.	Henry C. Atzen..	Maquoketa ...
40	Clinton.....	German Mut. Fire and Lighting Ass'n	Peter Frahm	Ivovs.....
41	Clinton.....	German Mut. Ins. Ass'n	A. Diechmann...	Wheatland....
42	Crawford.	Farmers Mut. Ins. society.....	F. A. Smith	Boyer.....
43	Crawford	Mutual Fire, L., T. and Windstorm Ins. Co. of German Farmers.....	A. Schultz.....	Schleswig.....
44	Dallas	Farmers Mut. Ins. Co.	N. Nish.....	Waukee.
45	Dallas	Patrons Mut. Fire Ins. Co.	D. S. Brown.	Dexter.....
46	Decatur	Decatur Co. Farmers Mut. Ins. Co. ..	Wm. E. Gammon	Leon
47	Delaware	Farmers Mut. Fire and Light. Ins. Co.	A. S. Coon	Manchester...
48	Des Moines...	Des Moines Co. Farm. Mut. Ins. Co.	E. Woodard.....	Burlington ..

No. I.

Association of the State for the year ending December 31, 1900.

NAME OF SECRETARY.	ADDRESS OF SECRETARY	DATE OF ORGANIZATION.	RISKS IN FORCE JAN 1, 1900.	RISKS WRITTEN DURING YEAR.	RISKS CANCEL'D DURING YEAR.	RISKS IN FORCE JAN 1, 1901.
J. E. Brooks....	Greenfield ..	Mar. 1, 1888	\$ 687,669	\$ 272,402	\$ 147,546	\$ 812,525
Jerome Smith.....	Corning.....	Mar. 27, 1884	1,191,816	171,906	99,968	1,263,814
Andrew Sandry....	Lansing.....	April 2, 1870	1,220,630	168,621	70,538	1,318,713
Arne Grangard....	Maud.....	Mar. 1, 1869	531,023	17,205	5,170	543,058
M. I. Masterson..	Nor. Branch	Aug. 11, 1888	189,028	55,332	46,525	197,835
John Gilmore.....	Vinton.....	Jan. 12, 1895	919,352	66,985	30,300	947,037
Kudolph Schenken	Keystone...	Mar. 4, 1872	1,149,654	95,270	62,557	1,182,367
W. H. Anderson..	Vinton.....	.....	376,900	27,325	8,165	396,060
Henry Johnson....	Cedar Falls..	.....	671,729	176,575	141,785	706,519
D. F. Hoover.....	Waterloo ...	May 1, 1876	3,393,450	669,985	527,359	3,536,076
F. E. Cutler	Boone.	Jan. 2, 1877	2,358,313	586,140	403,515	2,540,938
John Anderson...	Madrid.	April 4, 1884	584,647	165,313	108,698	641,262
Carl Hoppenworth	Waverly	Mar. 25, 1875	2,950,123	728,309	693,670	2,984,762
H. Graeming.....	Waverly ...	Dec. 14, 1878	2,194,799	503,835	270,489	2,428,145
Joe Kelling.....	Mayfield....	Sept. 26, 1875	1,340,000	329,110	236,005	1,433,105
Wm. Decker.	In'pen'd'nce	Aug. 1, 1894	2,203,683	612,723	545,174	2,281,232
Geo. A. Dalziel...	Alta.	July 1, 1887	1,679,921	581,600	351,913	1,909,665
A. T. Perrin.....	N. Hartford	Feb. 18, 1866	2,926,590	918,128	819,270	3,025,448
J. L. Hibbs.	Lake City...	... .. 1881	364,553	144,418	65,880	443,091
Wm Baumgart...	Pomeroy....	April 1, 1887	262,075	30,600	5,575	287,100
G. W. Briggs.....	Glidden.....	May 3, 1890	289,880	91,348	84,920	296,308
Henry Sievers.	Manning....	Jan. 1, 1886	1,665,044	253,817	86,780	1,812,081
J. C. Schwaller....	Halbur	Mar. 24, 1876	564,733	75,779	9,712	630,800
F. Berger.	Mt. Carmel.	Mar. 25, 1882	223,095	33,490	17,875	238,710
H. O. Breece.....	Atlantic.....	Feb. 24, 1889	985,081	238,710	164,248	1,059,543
Henry Muller.....	Lyman.....	Jan. 3, 1880	293,730	103,780	62,050	335,460
Frank Symonds...	Mt. Etna...	Oct. 1, 1887	128,225	21,006	8,615	140,616
Wm. Mather.....	Springdale..	Jan. 23, 1871	1,101,849	426,495	366,780	1,164,564
N. Densmore.....	Mason City	July 1, 1886	1,469,783	550,965	375,586	1,645,162
J. C. Lockin ...	Aurelia	April 29, 1843	431,291	108,925	87,175	453,041
G. W. Hartley....	Marcus.	May 4, 1885	1,723,449	269,735	148,444	1,844,740
L. P. Sheffield....	N. Hampton	Jan. 5, 1875	1,526,139	243,430	138,709	1,611,366
A. W. Greene ...	Spencer.	Feb. 1, 1889	1,246,085	371,117	333,347	1,283,855
Chas. Johnson	Elkader	Feb. 15, 1875	2,235,640	649,435	651,950	2,233,125
E. W. Kregel.....	Garnavillo ..	Sept. 5, 1896	1,327,281	257,005	143,260	1,411,026
H. Wistrich.....	Communia..	April 2, 1866	1,315,836	123,759	106,738	1,332,857
J. Alex Smith....	De Witt....	Dec. 5, 1874	2,392,326	436,220	331,871	2,493,675
Chas. Mordhorst..	Wheatland.	June 5, 1873	660,055	115,040	28,770	746,325
John Mlints.	Gr'ndMound	May 27, 1878	323,611	74,367	73,626	324,352
Geo. Rix.....	Lyons	Jan. 1, 1887	395,440	25,909	8,161	413,188
Chas. Nordhorst..	Wheatland.	April 14, 1899	213,053	132,465	13,448	332,070
A. Norelins	Kiron.	Mar. 29, 1879	1,135,769	279,942	249,162	1,167,549
John Fischer.....	Ricketts	Dec. 29, 1879	2,575,308	507,347	251,981	2,830,674
John Fox.....	DallasCent'r	.....	786,560	374,498	208,181	952,877
H. D. Lenecker ..	Dexter.....	Dec. 20, 1875	869,252	324,855	214,936	979,171
Robert McCaull...	Gard'nGrove	Dec. 4, 1873	94,717	27,785	21,370	101,152
M. E. Blair.....	Manchester.	Oct. 1, 1897	417,285	113,325	50,375	480,215
C. M. Garmon.....	Burlington .	Sept. 1, 1875	1,147,082	167,196	82,746	1,231,532

TABLE

An exhibit of the business of the Assessment Fire, Hail and Tornado

Number	COUNTY.	NAME OF COMPANY.	NAME OF PRESIDENT.	ADDRESS OF PRESIDENT.
49	Des Moines	German Mut. Aid Fire Ass'n	Henry Thie. . . .	Burlington . . .
50	Des Moines	German Catholic Mut. Fire Ass'n	Philip Mesmer	Burlington . . .
51	Des Moines	Mut. German Protestant Fire Ins Ass'n	Geo. H. Luddle.	Burlington . . .
52	Des Moines	Swedish Mut. F. Ins. Ass'n of Des Moines Co	Andrew Peterson	Burlington . . .
53	Des Moines	Swedish Lutheran Mut. F. Ins. Ass'n	Ludwig Holmes	Burlington . .
54	Dickinson	Dickinson Co. Farmers Mut. Ins. Co.	J. R. Leeman	Spirit Lake . .
55	Dubuque	Dubuque Co. Farmers Mut. Ins. Ass'n	N. F. Simpson..	Epworth
56	Dubuque	Cascade Farmers Mut. F. & L. Ass'n	J. L. Fober.	Cascade
57	Emmet	Farmers Mut. F. and L. Ins. Ass'n	S. B. Reed.	Holliver
58	Fayette	Fayette Co. Farm. Mut. F. Ins. Ass'n	James Conrad	Maynard
59	Fayette	German Mut. F. Ins. Co	G. Blessin . . .	Eludorado . . .
60	Floyd	Floyd Co. Farmers Mut. Ins. Co. . . .	S. P. Wetherber	Charles City..
61	Franklin	Franklin Co. Farmers Ins	David Muir.	Hampton . . .
62	Fremont	Farmers Mut. F. and L. Ins. Ass'n..	A. J. God	Hamburg
63	Greene	Farmers Mut. F. and L. Ins. Ass'n .	R. G. Martin . .	Iana
64	Grundy	Farmers Mut. F. and L. Ins. Co	C. M. Sprague..	Grundy Cent'r
65	Guthrie	Farmers Mut. F. Ins. Ass'n of Menlo	W. C. Betts . .	Casey
66	Hancock	Farmers Mut. Ins. Co. of the G. Soc. of M. E. Church.	Wilhelm Jung . .	Charles City..
67	Hancock	Hancock Co. Farmers. Mut. F. & L. Ins. Ass'n	N. P. Bayers . .	Forest City... .
68	Hardin	Farmers Mut. Ins. Co. of Hardin Co	C. H. Packard .	Iowa Falls . . .
69	Hardin	Providence Twp. Mut. Ins. Ass'n	W. H. Butler.	New Provid'ce
70	Harrison	Harrison Co. Farmers Mut. Ins. Ass'n	F. F. Beebe . . .	Beechertown . .
71	Henry	Henry Co. Farmers Fire Ins. Co	H. C. Brown . .	Mt. Pleasant..
72	Henry	Svea Mut. Protective Fire Ins. Co .	Nels Peterson . .	Olds
73	Howard	Howard and Winnesheik Co. F. and L. Ins. Ass'n	S. A. Converse..	Cresco
74	Humboldt	Humboldt Mut. Ins. Co	J. W. King. . . .	Bradgate . . .
75	Ida	Blaine Center Mut. Fire and Lightning	R. R. Miller	Ira Grove. . . .
76	Iowa	Lenox	A. W. Schloema	Norway
77	Iowa	Patrons Mutual	Geo. C. House.	Williamsburg.
78	Jackson	Farmers Mutual Aid Ass'n	Henry Dunn . .	Miles
79	Jasper	Farmers Mut. F. and L. Ass'n, Jasper Co	S. G. Russell . .	Newton
80	Jefferson	Farmers Ins. Union	Frank P. Ball	Fairfield
81	Johnson	Lincoln Mut. Ins. Co	J. C. Park	West Liberty.
82	Johnson	North Western Farmers Mutual.	R. H. Wray	North Liberty
83	Johnson	Liberty, Sharon and Washington Twps	Martin Birrer	Iowa City. . . .
84	Johnson	Union Farmers Mut. Ins. Co	E. W. Breese	Iowa City . . .
85	Jones	German Mut. F. and L. Ins. Co . . .	H. B. Bohlken	otch Grove.
86	Jones	Bohemian Farmers	Geo. A. Wosoba	Oxford Junct.
87	Keokuk	Farmers Pioneer	James Lye . . .	Kenta
88	Keokuk	Prairie Farmers Mut. Ins. Co	L. S. Cory . . .	Milan
89	Kossuth	Kossuth Co. Mutual	C. R. Hutchins..	Algona
90	Lee	Lee Co. Farmers Home Mut. Ins. Co	James Conaro	Denmark
91	Lee	Peoples Mut. Ins. Co of Lee Co.	John Hoffner.	Donnellson...
92	Linn	Bohemian Mut. Ins. Ass'n, of Cedar Rapids	J. W. Kouba . .	Cedar Rapids.
93	Linn	Brown Twp. Mut. Ins. Ass'n	J. C. Gritman . .	Springville . .
94	Linn	Ceska Farmers	Joseph Kourny .	Cedar Rapids.
95	Linn	Linn Twp. Farmers Mut. Ins. Ass'n .	Michael Snyder..	Mt. Vernon . .
96	Linn	West Side Mut. Fire Ins. Ass'n. . .	W. J. Donnan . .	Cedar Rapids.
97				
98	Louisa	Farmers Mut. Fire Ins. Co.	J. F. Heins. . . .	Wapello

No. 1—CONTINUED.

Associations of the State for the year ending December 31, 1900.

NAME OF SECRETARY.	ADDRESS OF SECRETARY.	DATE OF ORGANIZATION.	RISKS IN FORCE JAN. 1, 1900.	RISKS WRITTEN DURING YEAR.	RISKS CANCELLED DURING YEAR.	RISKS IN FORCE JAN. 1, 1901.
Jacob Schmeiser ..	Burlington	May 25, 1867	\$ 640,583	\$ 22,084	\$ 11,026	\$ 660,641
Wm. J. Brugge	Burlington	Mar. 12, 1897	85,590	78,295	31,874	132,011
Fred J. Hermann	Burlington	Mar. 6, 1894	531,507	321,902	269,385	584,024
Nils Anderson	Burlington	April 12, 1889	496,290	224,245	197,165	523,370
A. J. Swanson	Burlington		1,033,011	193,072	16,543	1,119,540
H. Va. Steenburg	Spirit Lake	Jan. 2, 1890	319,528	193,688	83,472	429,744
Willis H. Hogan	Farley	June 12, 1891	1,041,669	498,009	139,230	1,400,538
John Maire ...	Casade	Jan. 1895	196,904	118,902	94,831	221,065
H. A. Gaarde ..	Armstrong	Mar. 20, 1895	486,803	200,813	117,036	570,580
R. J. Young ..	Oelwein	Sept. 1, 1875	2,591,665	874,301	683,302	2,782,564
Wm. Poetting	Eldorado	July 7, 1897	1,247,816	70,578	63,845	1,254,549
E. B. Atherton .	Charles City	Jan. 1, 1880	2,669,995	657,591	422,945	2,924,641
N. McDonald ...	Hampton ..	June 6, 1889	763,404	270,625	156,023	878,006
Ant n Miller	Hamburg ...	Oct. 4, 1894	125,377	33,100	21,377	137,101
W. E. Marchant	S ranton	Mar. 22, 1888	1,381,306	429,756	295,059	1,516,003
F. E. Langdon ..	Grundy Cen.	Mar. 26, 1888	2,179,555	531,42	647,187	2,063,388
J. S. Backus	Stuart.	Mar. 23, 1882	635,000	317,300	173,700	778,600
Carl Schuler	Garner ..	April 7, 1887	767,055	211,262	108,548	869,769
O. K. Maben ..	Forest City	July 1, 1889	548,479	223,444	125,454	646,429
Fayette H. Imes .	Iowa Falls	May 30, 1890	1,356,000	478,183	319,359	1,514,724
L. J. Wood	N. Provid'ce	Aug. 14, 1871	404,486	209,750	91,300	514,936
C. N. Cadwell .	Logan	June, 1887	2,033,492	597,184	471,610	2,152,066
Jas. K. Gillis .	Mt Pleasant	June 10, 1873	2,072,792	436,235	393,460	2,075,567
Olof Anderson ...	Swedesburg	Jan. 10, 1876	183,798	68,900	47,623	205,075
Jan. Steinman ...	Cresco	June 1, 1890	1,515,789	569,209	407,838	1,677,160
S. K. Groth	Thor	Sept. 25, 1886	1,107,084	423,61	194,085	1,336,160
Abe Hartley	Ida Grove...	Mar. 21, 1887	552,000	181,751	126,806	606,945
H. L. Uthoff	Norway	April 14, 1883	471,123	45,628	11,49	505,992
A. B. Ogden	Williamsb'g	Sept. 4, 1875	1,422,288	198,395	77,632	1,543,051
S. N. Howard....	Preston	April 3, 1875	2,717,967	924,732	639,370	3,003,329
W. F. Royd	Newton	May 10, 1875	2,205,200	569,621	315,764	2,459,057
W. B. Frame....	Mt. Pleasant	Aug. 1, 1874	742,750	188,854	101,022	830,582
Hiram Heath	Iowa City	Nov. 15, 1873	640,086	217,597	136,715	720,918
Isaac Meyers	N'rth Lib'rty	May 1, 1867	1,378,310	235,228	212,918	1,400,600
Isaac S. Weeber..	Iowa City..	July 7, 1866	580,150	67,755	28,915	604,970
Fenton	Iowa City	Dec. 6, 1873	358,119	91,380	82,736	369,763
Harm Harms ...	Langswort'y	Dec. 1, 1888	736,286	83,450	24,398	795,338
James Straka	Oxford Junc	Mar. 1, 1897	118,102	18,225		136,327
H. P. Newton ..	Keota	Feb. 28, 1878	1,225,109	352,722	261,294	1,316,537
W. H. Brown.	Rose Hill	Feb. 20, 1880	2,18,825	625,540	402,725	2,381,640
E. Blackford	Algona	April 18, 1887	1,579,196	392,021	193,600	1,778,517
Herman Lohman	West Point	....	404,871	68,362	33,130	440,103
Lew Walter	Donnellson .	Oct. 25, 1892	423,527	76,505	46,825	453,207
Jan J. Huhak ..	Ced. Rapids	Aug. 1, 1897	237,100	103,665	6,250	344,515
Frank McShane..	Springville	Nov. 30, 1867	871,945	233,379	209,029	896,295
Joseph Konasek...	Danforth ..	Feb. 10, 1879	1,182,441	244,910	190,964	1,236,387
A. B. Strother	Mt. Vernon.	Aug. 1870	1,080,525	307,210	26,221	1,121,514
Thos. Delaney ..	Fairfax .	May 18, 1874	1,808,777	380,774	360,065	1,829,486
C. E. Stone.	Wapello	Sept. 5, 1874	1,188,170	225,327	80,657	1,332,840

TABLE

An exhibit of the business of the assessment Fire, Hail and Tornado

Number	COUNTY	NAME OF COMPANY	NAME OF PRESIDENT	ADDRESS OF PRESIDENT
99	Lucas.....	Farm. Mut. F. and Lightning Ass'n..	J. A. Robison	Lucas.
100	Madison	Madison Co. Mut. Ins. Co	John Brooker...	Van Meter ...
101	Marshall	Iowa Valley Mut. Ins. Co	Jason Moffatt....	Albion
102	Marshall	Marshall Co. F. M. F. Ins. Co ...	B. F. Smith	Marshalltown..
103	Mitchell	Farmers Mut. Fire Ins. Co. of Mitchell Co.....	J. W. Annis ...	Osage
104	Mitchell . .	German Farmers	A. H. Rosenberg	St. Ansgar....
105	Monona ..	Farmers Mut. Fire Ins. Ass'n	Lewis Iddings ..	Mapleton
106	Montgomery .	Villisca Mut. Fire Ins. Co	J. S. Williams ..	Villisca
107	Muscatine ...	Farmers Mut. Fire and Lightning Co.	Geo. Shields	Muscatine ...
108	Muscatine ...	White Pigeon Fire and Lightning Co.	C. W. Derby....	Wilton Junc..
109	Osceola	Farmers Mut. F. and L. Ins. Ass'n of Osceola Co	M. Harvey	Sibley
110	O'Brien	Farmers Mut. F. and L. Ins. Ass'n..	S. B. Crosser	Sutherland ...
111	Page	Morton Farmers Mut. Ins. Ass'n ..	M. W. Baker....	Norwich
112	Palo Alto ..	Farmers Mut. Ins. Ass'n	J. C. Baker	Emmetsburg .
113	Plymouth. .	Farmers Mut. Ins. Ass'n	John Schneider...	Hinton
114	Pocahontas...	Pocahontas County Mutual Fire and Lightning Insurance Ass'n	C. M. Saylor. ..	Pocahontas...
115	Polk	Farmers Mut. Ins. Co.	Robert Pilmer ..	Des Moines ..
116	Polk	Swedish Mutual	Eric Rostberg ...	Des Moines ..
117	Pottawattomie	Pottawattamie Co. Farmers Mut. Fire	R. Campbell...	Treynor
118				
119	Poweshiek ..	Poweshiek Co. Farmers Mut.	Samuel Corrough	Grinnell
120	Ringgold...	Farmers Mutual Fire Ins. Ass'n of Ringgold County	W. S. Shriver...	Mount Ayr....
121	Sac	Sac Co. Farmers Mut. Fire Ins. Co ..	W. P. Drewry ...	Sac City
122	Scott	Scott Co. Farmers Mut. Ins. Co.....	M. Speletich ...	Davenport ...
123	Scott	German Mut. Fire Ins. Co	F. Rochan	Davenport ...
124	Scott	Mutual F. Self Ins. Co. of German Householders	Frederick Rock ..	Amity
125	Scott	Wolcott Mutual Fire Ins. Co	John Vogt ..	Stockton
126	Shelby... ..	Danish Mut. Fire Ins. Co.	Rasmus Hansen..	Elkhorn
127	Shelby	Farmers Mut. Ins. Co.	Marselius Larson	Kirkman
128	Shelby	Westphalia Farmers Society	F. W. Loehr....	Westphalia ...
129	Shelby	Farmers Mutual Hail Ins. Ass'n.....	John Leistad .	Elkhorn
130	Sioux	Farmers Mutual.....	B. F. Hawkins ..	Hull
131	Sioux	German Farmers	Henry F. Becker.	Strubb
132	Story	Farmers Mutual.	A. J. Graves	Ames.....
33	Story	Farmers Mut. Ins. Co	John Evanson...	Roland
134	Story	Fieldberg Mut. Ins. Co	I. O. Severeid....	Huxley
135	Tama	Farmers Mut. Aid Co.	W. G. Malin ...	Toledo
136	Tama.....	Mutual Fire Ins. Ass'n of German Farmers	Henry Voegel ..	Berlin
137	Taylor... ..	Farmers Mut. Ins. Co.	John J. O'Connell	Leonard
138	Taylor ..	Farmers Mut. F. and L. Ins. Ass'n..	Geo. Ougan .	Ladoga
139	Van Buren ..	Southern Van Buren Co	E. B. Kirkendall.	Leando.
140	Van Buren ...	Farmers Mut. Protective Ass'n.	W. Hastings .	Winchester ..
141	Wapello	Kirkville Mut. F. and L. Ins. Ass'n	C. W. Moore.....	Cedar
142	Wapello	Munterville Mut. F. and L. Ass'n	Samuel Johnson..	S. Ottumwa ..
143	Warren	Warren County Farmers	John Bauer	Lacona
144	Wayne	Wayne Co. Farmers Mutual Fire Ins.	H. C. Miller	Ovid
145	Webster ..	Farmers Mut. Ins. Ass'n	L. S. Coffin	Ft. Dodge ..
146	Webster ...	Scandinavian Mutual	Swan Johnson...	Dayton
147	Washington .	Farmers Mut. Ins. Co.	M. M. Sutherland	Washington ..
148	Winnebago...	Farmers Mut. F. and L. Ins. Ass'n..	Fran. W. Russell	Leland.....

No. 1—CONTINUED.

Associations of the state for the year ending December 31, 1900.

NAME OF SECRETARY	ADDRESS OF SECRETARY	DATE OF ORGANIZATION	RISKS IN FORCE JAN 1, 1900	RISKS WRITTEN DURING YEAR	RISKS CANCL'D DURING YEAR	RISKS IN FORCE JAN 1, 1901
John Culbertson..	Chariton ..	Jan. 10, 1887	\$ 362,000	80,000	67,000	375,000
Geo. Storck	Earlham ..	Jan. 1, 1880	650,000	117,070	67,070	700,000
W. H. Army	Marshallto'n	Feb. 1869	923,875	218,875	232,436	910,314
Geo. E. Crary....	Marshallto'n	Feb. 24, 1872	1,342,663	413,121	316,728	1,439,056
A. M. Walker ..	Osage.....	April 1874	2,460,294	381,796	284,590	2,557,500
A. Brogmus	Grafton	Dec. 12, 1881	632,830	93,645	20,615	705,860
F. F. Roe	Castana.....	June 10, 1892	272,500	70,392	31,803	310,999
P. B. English ..	Villisca .....	.....	581,805	176,595	117,359	641,131
J. B. Jester	Sweetland. .	.....	1,002,221	103,980	13,735	1,092,466
H. Wildasin	Wilton Junc	1872	2,174,238	255,160	195,357	2,234,041
Will Thomas	Sibley.....	.....	566,936	188,090	152,238	622,788
L. F. Gates ..	Gaza.....	July 19, 1890	1,033,637	325,557	194,692	1,164,502
Jas. A. Swallow ..	Shenandoah.	Feb. 28, 1886	1,322,950	417,936	249,800	1,491,086
E. P. McEvoy...	Osgood	April 3, 1886	1,478,880	410,744	334,779	1,554,845
R. M. Crouch ..	Merrill. ....	.....	717,275	231,710	171,065	777,920
P. J. Shaw	Plover .....	.....	900,611	436,450	173,651	1,163,410
G. M. Grinstead ..	Des Moines.	April 14, 1874	1,565,954	770,843	618,909	1,717,888
C. A. Krden	Des Moines.	May 1, 1881	177,722	63,425	54,001	187,146
E. H. Ohlendorf ..	Coun Bluffs	Dec. 10, 1878	3,729,842	1,102,013	899,301	3,932,554
L. G. C. Pierce...	Grinnell.....	Jan. 25, 1875	1,793,204	238,023	55,804	1,975,423
G. A. Wyant ...	Mount Ayr..	April 9, 1887	540,914	290,453	121,929	709,438
F. E. Gordon ..	Sac City. ..	Aug. 1875	1,663,947	505,207	380,248	1,788,906
Henry Parmele...	Davenport..	June 24, 1874	407,085	94,290	61,380	439,995
Lorenz Rogge ..	Davenport...	Sept. 14, 1868	1,635,755	61,535	11,925	1,685,365
Frederick Rock...	Amity	Aug. 12, 1868	1,214,135	38,025	7,490	1,244,670
Frederick Rock.	Amity..	May 1, 1883	577,785	54,722	18,725	613,782
Hans Peterson ...	Elkhorn.....	March 1, 1886	1,462,277	805,501	529,923	1,737,855
W. K. Colburn...	Harlan	Feb. 12, 1887	1,056,275	387,030	199,740	1,243,565
Ben. Leuschen...	Westphalia.	Jan. 1, 1890	466,737	84,798	9,500	542,035
Hans Peterson ..	Elkhorn	May 1, 1898	110,441	35,422	17,034	128,829
Calvin Hook	Hull	June 11, 1886	614,502	168,837	105,082	678,257
Hans Moeller. ...	Rock Valley.	Oct. 3, 1891	1,306,106	266,987	23,875	1,549,218
John M. Wells ..	Nevada.....	July 1887	1,312,690	331,073	296,208	1,347,555
R. K. Gaard	Roland	Nov 1, 1885	1,051,578	292,617	194,047	1,150,148
John Stenberg ..	Slater	April 11, 1887	172,545	37,510	27,780	182,275
James O'Neill ...	Traer	March 1873	1,107,939	179,460	91,383	1,196,016
J. F. Lundt	Berlin.....	July 20, 1877	1,113,674	166,083	58,328	1,221,429
E. L. Cundy	Leonard .....	.....	130,913	17,906	13,717	135,102
F. N. Boyd	Bedford.....	Oct. 12, 1899	63,449	57,056	17,960	102,545
Henry I. Worden ..	Pittsburg ...	March 2, 1891	665,950	153,609	66,195	753,364
J. S. Hope	Birmingham	Dec. 14, 1871	607,230	48,410	11,023	644,617
J. W. Garvin.....	Kirksville...	March 10, 1879	514,087	85,735	261,341	336,481
A. E. Monell.....	Munterville..	March 10, 1881	258,942	65,485	47,176	277,251
H. F. Dunham...	Caloma.	June 2, 1888	265,257	91,162	64,958	291,461
H. K. Evans	Corydon .....	.....	821,833	152,937	143,874	830,896
C. H. Payne	Fort Dodge.	Oct. 14, 1884	2,277,000	974,440	516,765	2,734,675
C. E. Borg	Pilot Mound	Oct. 24, 1884	1,030,328	318,431	182,954	1,165,805
Sidney Coon	Ainsworth ..	1883	4,237,072	1,047,692	741,281	4,543,483
C. N. Flugum.....	Leland.....	June 14, 1886	918,138	305,348	145,232	1,078,254

TABLE

An exhibit of the business of the Assessment Fire, Hail and Tornado

Number	COUNTY	NAME OF COMPANY	NAME OF PRESIDENT	ADDRESS OF PRESIDENT
149	Winnesheik ..	Bohemian Mut. Protective Ass'n.....	John Bonska.....	Protivin
150	Winnesheik ..	Farmers Mutual.....	C. R. Williams ..	Decorah
151	Winnesheik ..	Norwegian Mut. Protective Ass'n.....	A. Jacobson.....	Decorah
152	Winnesheik ..	German Mut. Fire Ins. Co.....	P. F. Meyer.....	Ossian.....
153	Woodbury....	M. F., and L. T. Ins. Co. of Ger. Farmer	J. P. Babbe	Danbury
154	Woodbury	Woodbury and Plymouth Co. Farmers Mut. Fire Ins. Ass'n.....	C. H. Rolfs	Moville
155	Worth	Farmers Mutual	J. B. Thompson..	Northwood ..
156	Wright	Farmers Mut. of Wright and Adjoin- ing Counties	J. G. Mechem....	Clarion
		Total County Mut. Asses. Fire Ass'n.....	.....	.....
		STATE MUTUAL FIRE ASSES. ASS'N.—		
		Cedar Rapids Mut. Ins. Ass'n	J. F. Whel'ham..	Cedar Rapids.
		Central Iowa Mut. Fire Ass'n.....	S. T. Meservey ..	Ft. Dodge....
		Equity Wind Mill Mut. Ins. Ass'n.....	H. S. Yeisley	Lisbon.....
		Farm Property Mut. Ins. Ass'n of Iowa	James Watt	Des Moines...
		Grain Shippers Mut. Fire Ins. Ass'n..	E. J. Edmonds...	Marcus
		Iowa Mut. Assessment Fire Ins. Ass'n	G. W. Wallace...	De Witt
		Iowa Mercantile Mut. Fire Ins. Ass'n..	A. W. Greene....	Spencer.....
		Machinery Mut. Ins. Ass'n	E. A. Evans	Waterloo
		Mut. Fire and Tornado Ass'n	C. W. Norton	Wilton Junc..
		Property Mut. Ins. Ass'n	P. J. Martin.....	Waterloo
		Retail Merc. Mut. F. Ins. Ass'n of Iowa	W. A. Scruby	Des Moines...
		Town Mut. Dwelling House Ins. Ass'n	F. E. Gordon	Sac City.....
		Union Mut. Fire and L. Ins. Ass'n...	W. C. Betts....	Casey.....
		Total .....	.....	.....
		Total Co. and Stat Mut. Asses. F. Ass'n	.....	.....
		EXCLUSIVE TOR. MUT. ASSES. ASSN'S—		
		Iowa Mut. Tor. Cyclone and Windstorm Ins. Ass'n.....	A. N. Buckman..	Des Moines ..
		Mut. Windstorm Ins. Ass'n of Iowa ..	James Watt	Des Moines ..
		Merchants Tornado Mut. Ins. Co.....	S. G. Lee.....	Des Moines ..
		Total .....	.....	.....
		EXCLUSIVE HAIL MUT. ASSESS. ASS'N.		
		Des Moines Mut. Hail Ins. Ass'n	O. G. Chesley....	Des Moines ..
		Farmers Mut. Hail Ins. Ass'n of Iowa.	W. D. Forbes	Des Moines ..
		Farmers State Mut. Hail Ass'n of Emmet County.....	Mack J. Groves ..	Estherville ..
		Mut. Hailstorm Ins. Ass'n of Iowa	James Watt	Des Moines ..
		Northern Iowa Mut. Ins. Co. (Hail)....	I. H. King.....	Clarion
		Southwestern Iowa Mut. Hail.....	O. L. Barritt.....	Council Bluffs
		Western Hail Mut. Ins. Co	S. G. Lee.....	Des Moines ..
		Total .....	.....	.....
		Total of all Mut. Asses. 'ss'n .....	.....	.....

No. 1—CONTINUED.

Associations of the State for the year ending December 31, 1900.

NAME OF SECRETARY	ADDRESS OF SECRETARY	DATE OF ORGANIZATION	RISKS IN FORCE JAN. 1, 1900	RISKS WRITTEN DURING YEAR	RISKS CANCELED DURING YEAR	RISKS IN FORCE JAN. 1, 1901
F. J. Soukup.....	Spillville.....	Nov. 14, 1876	\$ 533,809	\$ 92,532	\$ 19,900	\$ 606,531
E. W. Goodyhoontz	Waukon.....	March 1877	1,346,787	323,402	144,739	1,525,450
J. J. Running.....	Decorah.....	March 16, 1872	1,574,332	169,001	117,697	1,625,636
John Hemerath....	Ossian.....	Feb. 11, 1897	226,256	15,167	400	241,023
Wm. Wiese.....	Danbury.....	Jan. 15, 1890	388,265	99,935	21,055	467,145
M. E. Twitchell..	Moville.....	Feb. 20, 1889	507,927	240,686	119,313	629,300
T. C. Rone.....	Northwood..	March 25, 1882	1,876,932	410,715	308,443	1,979,204
W. W. Sheplee..	Clarion.....	June 28, 1890	1,035,953	415,921	218,040	1,233,834
.....	.....	.....	\$163,997,688	\$41,794,668	\$28,021,462	\$177,770,294
L. W. Mansfield.	Ce'r Rapids.	.....	114,992	93,041	40,866	167,167
J. E. Mulromey...	Ft. Dodge..	June 11, 1898	528,369	646,060	472,908	701,521
P. H. Handley...	Lisbon.....	Sept. 12, 1898	264,885	112,062	32,095	344,852
O. L. F. Browne..	Des Moines.	Feb. 17, 1900	.....	780,627	15,315	765,312
F. D. Babcock...	Ida Grove...	Sept. 15, 1897	509,722	966,417	259,767	1,216,372
Geo. M. Smith...	De Witt.....	March 12, 1900	.....	274,972	4,300	270,672
C. W. Coffin.....	Spencer.....	Oct. 10, 1895	1,616,870	1,406,144	1,584,751	1,528,263
H. H. Ramsay...	Waterloo...	Aug. 8, 1898	849,520	632,687	84,710	1,397,497
Sidney Coon.....	Ainsworth..	Sept. 5, 1900	.....	477,886	25,006	452,880
E. A. Evans.....	Waterloo...	Feb. 1, 1899	250,050	319,340	91,190	478,200
Ira B. Thomas...	Des Moines.	Sept. 27, 1900	.....	148,215	11,400	136,815
C. E. Harsh.....	Des Moines.	Jan. 1893	14,090,632	5,044,536	1,981,184	17,145,984
J. C. Baker.....	Emmetsb'rg	March 4, 1897	1,467,455	933,483	387,937	2,013,001
.....	.....	.....	\$ 19,692,495	\$11,925,470	\$ 4,999,429	\$ 26,618,536
.....	.....	.....	\$183,690,183	\$53,719,538	\$33,020,891	\$204,388,830
J. B. Herriman...	Des Moines.	Jan. 1, 1884	\$ 71,735,239	\$22,181,207	\$ 13,117,283	\$ 80,799,163
O. L. F. Browne..	Des Moines.	April 24, 1899	704,138	651,428	73,046	1,282,514
S. W. Flint.....	Des Moines	July 1, 1896	1,671,360	282,429	511,597	1,442,192
.....	.....	.....	\$ 74,110,737	\$ 23,115,058	\$ 13,701,926	\$ 83,523,869
W. S. Hazard.....	Des Moines.	Feb. 10, 1899	\$ 1,521,789	\$ 285,955	\$ 965,444	\$ 842,300
W. A. Rutledge..	Des Moines.	March 4, 1893	4,044,952	1,132,771	1,946,951	3,230,772
E. D. Sanborn....	Estherville.	June 4, 1898	1,433,070	1,147,405	861,275	1,719,290
O. L. F. Browne..	Des Moines	March 4, 1899	480,996	319,582	266,258	534,320
W. W. Sheplee...	Clarion.....	June 11, 1900	.....	132,097	16,700	115,397
E. H. Oelendorf....	C. Bluffs...	June 13, 1898	196,352	33,287	45,275	184,364
S. W. Flint.....	Des Moines.	Feb. 1, 1900	.....	247,231	575	246,656
.....	.....	.....	\$ 7,677,159	\$ 3,298,418	\$ 4,102,478	\$ 6,873,099
.....	.....	.....	\$265,478,070	\$80,133,014	\$50,825,205	\$204,785,798

TABLE

Number.	COUNTY.	NAME OF COMPANY	Cash on hand at beginning of year.	Amount of receipts from assessments.	Receipts from all other sources.	TOTAL.
1	Adair	Farmers Mut. F. Ins. Ass'n of Adair Co..		\$ 2,660.53	\$ 303.50	\$ 2,964.03
2	Adams	Farmers Mut. Ins. Ass'n of Adams Co...		5,184.12	243.19	5,427.31
3	Allamakee ...	German Farmers.....	\$ 74.52	1,239.15	44.00	1,357.67
4	Allamakee....	Scandinavian Mut. Protective Ass'n	381.49	523.51	26.90	931.90
5	Adair	Greely Farmers Mut. Fire Ins. Co.....	146.00	271.32	54.28	471.60
6	Benton	Eden Fire Ins. Co.....	634.44	2,301.31	269.52	3,205.27
7	Benton	Iowa Twp. Mut. Fire Ins. Co.....	28.73	4,698.37	45.00	4,772.10
8	Benton.	Vinton Mut. Fire Ins. Co.	366.91		68.81	435.72
9	Black Hawk..	Danish Mut. Ins. Ass'n.....	195.18		96.22	291.40
10	Black Hawk..	Farmers Mut. F. and L. Ins. Ass'n of Black Hawk Co.....		6,183.24	578.25	6,761.49
11	Boone.....	Farmers Mut. Ins. Co. of Boone Co.....		2,090.61	2,191.46	4,282.07
12	Boone	Swedish Mut. Ins. Ass'n		380.10	365.94	746.04
13	Bremer.	Bremer Co. Farmers Mut. F. Ins. Co	154.90	5,447.09	1,148.16	6,750.15
14	Bremer	First German Mut. F. Ins. Co. of Maxfield.		6,000.00	624.14	6,624.14
15	Bremer.	German Farmers F., L. & Windstorm Co.	139.14		1,652.60	1,791.74
16	Buchanan	Consolidated Patrons and Farmers.	258.46	7,242.45	156.93	7,657.84
17	Buena Vista..	Farmers Mut. F. and L. Ins. Ass'n	1,316.09	2,588.66	1,097.50	5,002.25
18	Butler.....	Butler Co. Mut. F. and L. Ins. Co	558.06	5,614.53	7,343.86	13,516.45
19	Calhoun	Farmers Mut. Ins. Co.....	86.80	367.69	332.85	787.34
20	Calhoun	Ger. Mut. Ins. Co. F., L. and Wind Storm.		308.34	91.45	399.79
21	Carroll.....	Farmers Mutual.		1,406.46	109.79	1,516.25
22	Crawford.	Ger. Mut. F., L., T., Wind & Cyclone As'n	823.96	5,133.59	502.55	6,460.10
23	Carroll.....	Farmers Mut. Ins. Co. of Roselle.....		1,769.63	391.81	2,161.44
24	Carroll.....	Mount Carmel Mut. Fire Ins. Co.....	7.79		55.80	63.59
25	Cass	Cass Co. Farmers Mut. Fire Ins. Ass'n..	493.90	3,455.30	601.58	4,550.78
26	Cass	Protective Ass'n of Noble Twp.....	170.32		223.35	393.67
27	Cass	Victoria Mut. Ins. Ass'n.....		64.76	39.71	104.47
28	Cedar.....	Springdal Mut. Fire Ins. Co.....		2,775.85	699.97	3,475.82
29	Cerro Gordo..	Cerro Gordo Farmers Mut.....	1,427.91	2,217.32	393.95	4,039.18
30	Cherokee	Maple Valley.....	133.26	665.00		798.26
31	Cherokee. ..	Western Cherokee Mut. F. & L. Ins. Ass'n	2,426.25	52.65	808.61	3,287.51
32	Chickasaw....	Chickasaw Co. Farmers Mut. Ins. Co.....		3,671.53	252.38	3,923.91
33	Clay.....	Farmers Mut. F. & L. Ins. Ass'n.....	546.60	3,081.07	656.49	4,284.16
34	Clayton.....	Farmers Mut. F. & L. Ins. Co.....	989.18	8,009.66	754.77	9,753.61
35	Clayton.....	Farmers Mut. Ins. Co. of Garnavillo.....	54.75	2,649.56	306.77	3,011.08
36	Clayton.....	Communia Farmers Mut. Fire & L. Ass'n.	339.01	95.92	346.48	781.41
37	Clinton.	Farmers Mut. F. and L. Ins. Co.....	383.00	6,117.24	1,042.40	7,542.64
38	Clinton.. ...	German Farmers Insurance Co.	25.88	1,726.47	44.00	1,796.35
39	Clinton.	German Mut. F. & L. Ins. Co.	318.07		15.00	333.07
40	Clinton.....	Ger. Mut. T. & L. Ass'n of Clinton Co..	35.85	67.10	28.52	131.47
41	Clinton.	German Mut. Insurance Ass'n	5.31	493.34	110.60	609.25
42	Crawford	Farmers Mut. Insurance Society.		4,543.50	157.50	4,701.00
43	Crawford.	Mut. F., L., T. & W. S. Ins. Co. of German Farmers.	3,743.56	5,599.54	1,037.54	10,380.64
44	Dallas	Farmers Mut. Ins. Ass'n of Dallas Co....	30.11	767.03	1,919.11	2,656.25
45	Dallas	Patrons Mut. Fire Insurance Co	357.66	2,662.06	908.97	3,928.69
46	Decatur	Decatur Co. Farmers Mut. Ins. Co.....	4.00		61.10	65.10
47	Deleware.....	Farmers Mut. F. & L. Insurance Co.....	10.92	1,098.63	152.50	1,262.05
48	Des Moines. ..	Des Moines Co. F'mrs Mut. F. Ins. Co...	288.00	1,638.00	760.00	2,686.00
49	Des Moines...	German Mut. Aid Fire Ass'n.....			47.85	47.85
50	Des Moines...	German Catholic Mut. F. Ins. Ass'n.....	259.28	423.45	0.60	682.42

TABLE No. 2.

Amount of losses paid during the year.	Amount rec'd by agents for services during the year.	Amount rec'd by officers and employees during the year.	Amount of other expenses.	Total expenses for all purposes during the year.	Balance cash on hand December 31, 1900.	Amount of losses adjusted but not yet paid.	Number and amount of losses resisted or in litigation.	Amount of any other liabilities.	Cost per \$1,000 during year.	Cost per \$1,000 for past five years
\$ 2,623.37	\$ 116.85	\$ 95.95	\$ 131.46	\$ 2,964.03	.....	\$ 462.00	.....	\$ 33.03	\$ 3.65	\$ 11.55
3,723.12	.....	193.15	1,532.04	5,427.31	.....	.....	.....	720.00	3.57	14.65
4,729.91	.....	101.27	456.08	1,028.26	\$ 329.41	.....	.....	.....	.78	3.15
3,473.93	.....	149.20	.....	625.13	306.86	.....	.....	.....	1.15	.....
3,343.08	.....	109.00	34.60	471.60	.....	.....	\$ 56.00	284.10	2.38	10.25
2,248.30	105.16	126.00	57.52	2,534.98	670.29	.....	.....	.....	2.60	12.64
2,143.24	.....	87.00	57.64	3,291.93	1,480.17	.....	.....	.....	2.78	13.30
15.00	68.81	15.60	35.42	134.83	300.89	.....	.....	.....	.35	.40
.....	.....	108.50	10.00	118.50	172.90	.....	.....	.....	.26	3.45
3,939.57	.....	1,340.13	1,097.71	6,377.41	384.08	.....	.....	.....	1.80	10.00
3,715.58	.....	395.20	171.80	4,282.08	.....	.....	.....	2,955.00	1.75	8.00
3,724.22	107.85	87.50	41.55	595.12	150.92	20.00	.....	.....	1.16	6.37
3,513.91	385.15	248.00	90.70	6,539.76	210.39	.....	.....	.....	2.24	9.52
4,577.42	.....	431.00	153.43	5,161.85	1,462.29	.....	2,200.00	.....	2.12	7.78
1,226.74	.....	161.00	11.00	1,791.74	.....	.....	1,264.34	.....	1.28	6.70
5,211.55	114.00	500.00	378.93	7,594.48	63.36	53.00	2,500.00	.....	3.50	16.75
4,234.85	460.00	303.36	.....	5,002.25	.....	.....	.....	.....	2.79	8.10
1,497.54	727.57	428.50	188.18	13,241.79	274.66	.....	.....	1,000.00	4.37	12.00
498.05	284.00	.....	79.30	771.35	15.99	.....	.....	.....	1.74	12.59
184.53	48.55	74.05	15.66	304.01	95.78	300.00	.....	.....	1.08	8.91
1,343.56	71.75	87.00	16.00	1,516.25	.....	.....	.....	.....	5.16	18.54
2,382.20	.....	530.29	52.98	2,645.47	3,814.63	.....	.....	.....	1.44	6.79
1,544.43	.....	187.38	198.20	1,929.98	231.46	.....	.....	.....	3.06	.....
.....	.....	.....	55.80	55.80	7.79	.....	.....	39.65	.13	7.70
3,422.22	303.50	381.25	321.41	4,436.38	114.40	300.00	.....	.....	3.83	17.58
125.00	.....	73.90	10.65	234.55	159.12	.....	.....	.....	.77	6.33
51.00	.....	6.00	11.56	78.56	25.91	.....	.....	.....	.55	8.28
2,373.56	.....	417.70	119.53	3,475.82	.....	.....	.....	406.81	2.98	8.80
1,710.75	361.00	516.50	156.03	2,744.28	1,204.90	.....	80.00	420.22	1.67	11.87
424.56	.....	79.00	30.30	517.80	280.46	.....	.....	.....	1.17	12.47
2,223.15	333.00	99.9	242.63	2,898.68	388.83	.....	.....	.....	1.58	8.48
3,728.75	.....	477.83	206.33	3,923.91	.....	13.50	.....	2,600.00	2.00	10.50
1,383.45	282.00	431.95	255.61	2,053.01	2,231.15	.....	.....	.....	1.62	14.76
1,398.77	350.00	450.87	3,103.72	9,292.66	460.95	.....	.....	.....	3.09	13.25
1,279.43	.....	311.57	427.91	1,956.31	1,054.77	1,800.00	.....	.....	1.41	3.50
392.64	39.50	26.65	58.10	757.89	23.52	36.00	.....	300.00	.57	10.38
3,300.90	270.00	761.63	888.02	7,542.64	.....	.....	.....	393.74	3.27	13.33
1,117.20	.....	258.15	27.03	1,302.18	494.17	.....	.....	.....	1.74	9.15
75.37	.....	34.75	28.77	133.89	199.18	.....	.....	.....	.41	3.50
.....	5.70	51.45	25.30	82.45	49.02	.....	.....	.....	.20	3.21
276.70	.....	197.00	124.24	537.94	71.31	.....	.....	.....	1.30	.....
2,200.00	.....	377.14	111.49	2,869.44	1,831.56	.....	.....	.....	2.46	13.60
.....
3,442.15	.....	1,921.31	54.50	5,857.96	4,522.68	.....	.....	.....	2.07	7.69
1,309.10	256.41	169.35	543.41	2,498.27	157.98	.....	.....	1,584.00	2.87	14.00
3,445.25	176.00	433.43	85.39	3,740.10	188.59	990.00	.....	500.00	4.04	15.52
.....	30.05	22.00	9.85	61.90	3.20	.....	.....	.....	.61	.....
1,700.75	42.05	98.00	19.12	1,249.92	12.13	.....	.....	.....	2.60	6.10
2,275.00	165.00	176.00	64.00	2,643.00	43.00	.....	.....	500.00	2.14	9.50
.....	.....	39.50	8.35	47.85	.....	140.00	.....	.....	.....	4.30
.....	108.00	16.00	4.50	128.50	563.92	.....	.....	.....	.....	.....

TABLE

Number.	COUNTY.	NAME OF COMPANY	Cash on hand at beginning of year.	Amount of receipts from assessments.	Receipts from all other sources.	TOTAL.
51	Des Moines..	Mut. German Protestant F. Ins Assn.....	942.15	.....	1,322.74	2,264.89
52	Des Moines..	Swedish Mut. F. Ins. Assn. of Des M. Co. ....	.....	880.97	400.00	1,280.97
53	Des Moines..	Swedish Lutheran Mut. Fire Ins. Assn....	1,468.43	.....	713.35	2,181.78
54	Dickinson	Dickinson Co. Farmers Mut. Ins. Co....	56.50	716.39	401.23	1,174.12
55	Dubuque	Dubuque Co. Farmers Mut. Ins. Assn....	284.53	3,247.75	1,012.55	4,544.83
56	Dubuque	Cascade Farmers Mutual F. and L. Assn. ....	.....	28.84	116.88	145.72
57	Emmet.....	Frmrs M. F. & L. Ins. Assn. of Emmet Co. ....	.....	824.94	649.85	1,474.79
58	Fayette.....	Fayette Co. Farmers Mut F. Ins. Assn....	4,604.85	5,521.00	684.00	10,809.85
59	Fayette.....	German Mut. F. Ins. Co. of Eldorado.....	25.21	1,992.41	.....	2,017.62
60	Floyd.....	Floyd Co. Farmers Mutual Ins. Co.....	169.92	5,382.80	114.00	5,666.72
61	Franklin.....	Franklin County Farmers Insurance.....	1,505.63	.....	1,309.99	2,815.62
62	Fremont.....	Farmers Mutual F. and L. Ins. Assn....	.....	62.71	126.09	188.80
63	Greene.....	Farmers Mutual F. and L. Ins. Assn....	546.89	3,349.00	956.35	4,852.24
64	Grundy	Farmers Mutual F. and L. Ins. Co.....	241.74	8,263.97	621.44	9,127.15
65	Guthrie.....	Farmers Mut. F. Ins. Assn. of Menlo.....	73.73	1,704.47	778.06	2,556.26
66	Hancock.....	Farm Mut. Ins. Co. of the Germ. Soc. of M. E. Church.....	.....	1,070.36	900.00	1,970.36
67	Hancock.....	Hancock Co. Frmr's Mut. F. & L. Ins. As.	1,377.73	.....	1,225.99	2,603.72
68	Hardin.....	Farmers Mut. Ins. Co. of Hardin Co.....	.....	3,222.00	587.79	3,809.79
69	Hardin.....	Providence Twp. Mutual Ins. Assn.....	.....	.....	490.59	490.59
70	Harrison	Harrison Co. Farmers Mut. Ins. Assn....	1,663.00	6,010.00	312.00	7,985.00
71	Henry	Henry Co. Farmers Fire Ins. Co.....	398.24	4,282.86	839.21	5,520.31
72	Henry	Svea Mut. Protective Fire Ins. Co.....	1,145.53	.....	152.59	1,298.12
73	Howard.....	Howard & Winneshiek Co. F. & L. Ins. A.	277.00	5,000.00	.....	5,277.00
74	Humboldt	Humboldt Mutual Insurance Company...	3,271.11	1,851.87	646.43	5,769.41
75	Ida	Blaine Center Mutual F. and L.....	.....	2,250.00	674.60	2,924.60
76	Iowa	Lenox Mutual.....	67.72	.....	83.50	151.22
77	Iowa	Patrons Mutual.....	.....	1,445.84	968.26	2,414.10
78	Jackson	Farmers Mutual Aid Association.....	1,463.61	5,423.21	570.43	7,457.25
79	Jasper	Farmers Mut. F. & L. Assn. of Jasper Co.	939.36	8,653.86	1,292.23	10,885.45
80	Jefferson	Farmers Insurance Union.....	.....	774.41	402.88	1,177.29
81	Johnson.....	Lincoln Mutual Insurance Company.....	4.40	3,166.64	706.85	3,877.89
82	Johnson.....	North-Western Farmers Mutual.....	767.00	303.00	712.00	1,782.00
83	Johnson.....	Liberty, Sharon and Washington Twps.	127.13	797.25	70.57	994.95
84	Johnson.....	Union Farmers Mutual Insurance Co.....	21.95	1,486.25	285.58	1,793.78
85	Jones	German Mutual Fire and L. Ins. Co.....	940.85	1,505.93	25.25	2,472.03
86	Jones	Bohemian Farmers Mutual.....	59.15	131.62	6.00	196.77
87	Keokuk	Farmers Pioneer Mutual.....	.....	5,980.55	594.00	6,574.55
88	Keokuk	Prairie Farmers Mutual Insurance Co....	.....	5,011.00	.....	5,011.00
89	Kossuth	Kossuth County Mutual.....	640.22	2,187.84	393.58	3,221.64
90	Lee	Lee Co. Farmers Home Mut. Ins. Co....	103.97	412.15	160.93	677.05
91	Lee	Peoples Mutual Ins. Co. of Lee Co.....	228.18	985.50	98.70	1,312.38
92	Linn	Bohemian Mut. Ins. Assn. of Cedar Rapids	408.04	.....	338.65	746.69
93	Linn	Brown Twp. Mutual Insurance Assn.....	798.88	.....	860.38	1,659.26
94	Linn	Ceska Farmeska.....	1,090.28	1,947.94	412.37	3,450.59
95	Linn	Linn Twp. Farmers Mutual Ins. Assn....	147.52	2,445.28	577.14	3,169.94
96	Linn	West Side Mutual Fire Ins. Assn.....	114.35	4,486.97	1,000.00	5,601.32
97	.....	.....	.....	.....	.....	.....
98	Louisa	Farmers Mutual Fire Insurance Co.....	254.82	1,371.54	413.08	2,039.44
99	Lucas.....	Farmers Mutual Fire and L. Assn.....	295.00	1,466.96	79.24	1,841.20
100	Madison	Madison County Mutual Insurance Co....	.....	1,357.00	321.05	1,678.05

No. 2.—CONTINUED.

										Cost per \$1,000 for past five years	
14 42	...	353.00	46.57	415.97	1,048.02	1.50	...	...	...	.71	1.71
15 42	100.00	358.50	56.13	521.08	759.89	...	...	...	...	1.02	7.15
16 42	...	545.61	146.11	2,044.25	137.53	...	...	...	...	1.89	18.89
17 42	194.00	71.00	149.01	913.00	261.12	10.00	...	...	...	2.12	4.71
18 42	...	1,019.40	142.56	4,463.56	81.27	...	...	18.21	...	3.24	10.09
19 42	42.66	36.00	31.56	140.22	5.50	...	...	60.00	...	.63	...
20 42	198.00	235.85	86.05	1,474.79	...	...	...	275.70	...	2.58	11.49
21 42	650.00	495.00	166.73	6,050.45	4,159.40	...	...	...	...	2.50	12.50
22 42	...	343.65	57.18	1,857.97	159.65	...	...	...	...	1.50	...
23 42	147.52	278.89	260.85	5,031.80	634.86	...	...	...	...	1.79	8.81
24 42	...	28.00	87.00	1,382.46	1,433.16	...	...	...	...	1.80	7.66
25 42	73.00	19.50	28.60	188.80	...	...	...	21.26	...	1.37	9.89
26 42	352.00	417.31	154.82	4,852.24	...	16.10	...	...	...	3.13	12.80
27 42	...	243.31	72.95	8,720.02	407.13	...	...	...	...	4.23	13.00
28 42	389.03	246.57	83.16	2,542.75	13.51	...	...	...	...	3.25	13.82
29 42	180.00	275.47	93.88	1,948.51	21.85	...	...	...	...	2.24	9.19
30 42	146.00	98.50	6.40	547.90	2,055.82	...	...	...	...	.84	4.95
31 42	376.00	489.00	177.25	3,409.79	...	...	...	...	...	1.71	10.56
32 42	...	69.50	25.59	400.59	...	...	...	280.84	...	.95	11.09
33 42	864.00	380.00	268.00	7,985.00	...	...	...	...	...	3.82	15.00
34 42	...	771.77	127.42	4,202.1	1,228.20	...	...	...	...	2.6	...
35 42	...	58.50	6.20	64.70	1,233.42	...	...	...	...	.31	1.76
36 42	461.00	510.89	65.00	4,920.40	350.51	...	...	...	...	2.03	13.90
37 42	328.00	362.04	75.64	1,534.08	4,235.33	...	...	...	...	.88	4.08
38 42	189.00	184.50	170.34	2,775.74	148.86	...	...	...	...	4.33	10.89
39 42	24.00	21.00	...	138.33	12.89	...	...	...	...	.30	8.10
40 42	...	371.50	68.47	2,414.10	...	...	...	698.32	...	1.57	6.92
41 42	201.08	426.88	153.03	4,425.70	3,031.55	...	...	...	...	1.80	12.41
42 42	1,858.58	370.60	2,446.65	10,739.08	146.37	167.42	...	1,906.72	...	4.00	19.38
43 42	100.95	105.88	49.47	1,177.20	...	...	...	294.60	...	1.40	12.50
44 42	...	241.75	850.67	3,623.72	254.17	...	...	...	...	3.90	12.18
45 42	...	338.00	20.00	1,782.00	...	...	...	...	...	1.27	12.55
46 42	...	47.00	19.81	752.31	242.64	200.00	...	...	...	1.02	9.24
47 42	...	121.05	136.50	1,782.73	11.05	75.00	100.00	...	...	4.83	13.24
48 42	...	208.24	86.32	1,843.47	628.56	...	...	...	...	2.31	11.38
49 42	...	9.00	21.6	117.60	79.17	...	...	...	...	1.00	...
50 42	...	228.50	78.25	6,228.08	346.47	...	...	550.00	...	4.74	...
51 42	250.00	317.50	426.80	5,001.30	9.70	...	...	...	...	2.31	13.30
52 42	250.00	339.34	104.34	2,055.09	1,166.55	...	...	...	...	1.18	6.65
53 42	...	101.25	140.80	677.05	...	...	...	27.43	...	1.53	16.17
54 42	...	175.60	24.00	1,165.60	146.78	450.00	...	...	...	2.25	8.75
55 42	...	137.48	70.37	207.85	538.84	...	...	...	...	.62	...
56 42	...	258.00	37.82	1,540.07	119.19	...	...	400.00	...	1.72	10.19
57 42	325.70	117.30	55.67	2,090.67	1,359.92	...	...	...	...	1.76	11.70
58 42	...	380.55	111.09	2,722.14	447.80	...	297.00	...	...	2.42	10.40
59 42	12.50	437.77	174.00	5,487.84	113.48	576.10	...	1,405.00	...	3.00	15.00
60 42	...	...	...	...	...	...	...	...	...	...	...
61 42	206.54	349.81	93.09	7,834.61	204.83	...	...	...	...	1.45	11.50
62 42	76.00	146.27	60.01	1,628.08	213.12	...	...	...	...	4.42	19.82
63 42	252.80	93.15	50.40	1,678.05	...	25.00	...	...	...	2.30	18.08

TABLE

Number.	COUNTY.	NAME OF COMPANY.	Cash on hand at beginning of year.	Amount of receipts from assessments.	Receipts from all other sources.	TOTAL.
101	Marshall.....	Iowa Valley Mut. Ins. Co.	471.98	1,280.66	.....	1,752.64
102	Marshall.....	Marshall Co. Farmers M. F. Ins. Co.	671.14	2,099.47	.....	2,770.61
103	Mitchell.....	Farmers Mut. F. Ins. Co. of Mitchell Co.	120.38	3,732.08	25.64	3,878.10
104	Mitchell.....	German Farmers Mut.	114.83	645.67	153.14	913.64
105	Monona.....	Farmers Mut. Fire Ins. Ass'n.....	258.12	1,287.03	121.00	1,666.15
106	Montgomery..	Villisca Mut. Fire Ins. Co. ....	.....	337.68	355.52	693.20
107	Muscatine....	Farmers Mut. Fire and Lightning Co....	818.00	2,192.80	126.08	3,136.88
108	Muscatine....	White Pigeon Fire and Lightning .....	.....	4,157.58	1,291.43	5,449.01
109	Osceola.....	Farmers Mut. F. and L. Ins. Ass'n of Osceola Co. ....	.....	610.77	355.88	966.65
110	O'Brien.....	Farmers Mut. F. and L. Ins. Ass'n.....	652.01	2,130.39	680.63	3,463.03
111	Page.....	Morton Farmers Mut. Ins. Ass'n. ....	.....	4,488.63	271.92	4,760.55
112	Palo Alto.....	Farmers Mut. Ins. Ass'n.....	477.87	2,431.30	721.60	3,630.77
113	Plymouth....	Farmers Mut. Ins. Ass'n.....	83.70	1,401.45	54.00	1,539.15
114	Pocahontas...	Pocahontas Co. Mut. F. and L. Ins. Ass'n	229.49	2,091.13	1,184.41	3,505.03
115	Polk.....	Farmers Mut. Ins. Co.	287.49	4,827.98	2,519.67	7,635.14
116	Polk.....	Swedish Mut.	1,943.85	.....	563.45	2,507.30
117	Pottawattamie	Pottawattamie Co. Farmers Mut. Fire...	428.00	6,648.97	1,400.00	8,476.97
118	.....	.....	.....	.....	.....	.....
119	Poweshiek....	Poweshiek Co Farmers Mut. ....	.....	3,518.06	217.56	3,735.62
120	Ringgold.....	Farmers Mut. F. Ins. Ass'n of Ringgold Co. ....	.....	1,178.08	451.09	1,629.17
121	Sac.....	Sac Co. Farmers Mut. Fire Ins. Co.	57.33	3,415.43	715.41	4,188.17
122	Scott.....	Scott Co. Farmers Mut. Ins. Co.	141.09	.....	195.84	336.93
123	Scott.....	German Mut. Fire Ins. Co.	8,210.14	3,301.80	671.11	12,183.05
124	Scott.....	Mut. F. Self Ins. Co. of German Householders.....	2,255.10	.....	787.05	3,042.15
125	Scott.....	Wolcot Mut. Fire Ins. Co.	2,991.85	.....	901.14	3,892.99
126	Shelby.....	Danish Mut. Fire Ins. Co.	328.34	1,697.83	311.61	2,337.78
127	Shelby.....	Farmers Mut. Ins. Co. ....	.....	3,037.16	782.30	3,819.46
128	Shelby.....	Westphalia Farmers Society.....	346.84	.....	144.58	491.42
129	Shelby.....	Farmers Mut. Hail Ass'n.....	1,699.91	1,256.84	103.12	3,059.87
130	Sioux.....	Farmers Mut.	399.18	1,111.00	.....	1,510.18
131	Sioux.....	German Farmers.....	809.94	2,821.20	533.97	4,165.11
132	Story.....	Farmers Mut. ....	.....	3,318.25	3,311.43	6,629.68
133	Story.....	Farmers Mut. Ins. Co.	760.86	2,174.82	1,413.58	4,349.26
134	Story.....	Fieldberg Mut. Ins. Co.	31.00	149.27	97.90	278.17
135	Tama.....	Farmers Mut. Aid Co. ....	.....	3,422.41	615.00	4,037.41
136	Tama.....	Mut. Fire Ins. Ass'n of German Farmers of Tama Co.	382.01	1,187.34	191.00	1,760.35
137	Taylor.....	Farmers Mut. Ins. Co. ....	.....	218.09	7.04	225.13
138	Taylor.....	Farmers Mut. Fire and Lightning Ins. Ass'n of Taylor Co. ....	.....	523.02	133.63	656.65
139	Van Buren...	Southern Van Buren Co. ....	.....	1,338.05	180.00	1,518.05
140	Van Buren...	Farmers Mut. Protection Ass'n.....	98.7	.....	102.17	200.87
141	Wapello.....	Kirkville Mut. F. and L. Ins. Ass'n.....	450.87	1,366.0	171.47	1,988.43
142	Wapello.....	Munterville Mut. Fire & Lightning Ass'n	2.18	270.00	144.37	416.55
143	Warren.....	Warren Co. Farmers Mut.	135.00	775.96	247.39	1,158.35
144	Wayne.....	Wayne Co. Farmers Mut. Fire Ins. Co..	25.42	1,907.09	550.00	2,482.51
145	Webster.....	Farmers Mut. Ins. Ass'n.....	.....	3,813.95	5,318.05	9,132.00
146	Webster.....	Scandinavian Mut.	822.39	.....	1,700.89	2,523.28
147	Washington..	Farmers Mut. Ins. Co.	1,837.59	8,652.76	1,320.43	11,810.78
148	Winnebago...	Farmers Mut. Fire & Ligh. Ins. Ass'n...	.....	867.03	924.24	1,791.27
149	Winneshiek..	Bohemian Mut. Protective Ass'n.....	1,794.84	.....	424.75	2,219.59
150	Winneshiek..	Farmers Mut.	963.02	2,853.30	253.50	4,069.82

IOWA INSURANCE REPORT.

No. 2—CONTINUED.

[illegible]

TABLE

Number.	COUNTY.	NAME OF COMPANY.	Cash on hand at beginning of year.	Amount of receipts from assessments.	Receipts from all other sources.	TOTAL.
151	Winneshiek...	Norwegian Mut. Protective Ass'n.....	701.00	3,539.01	112.00	4,352.01
152	Winneshiek...	German Mut. Fire Ins. Co.....	282.67	240.89	24.88	548.44
153	Woodbury....	M. F. L. & T. Ins. Co. of German Farmers of Woodbury Co	255.60	.....	298.40	554.00
154	Woodbury....	Woodbury Co. Farm. Mut. F. Ins. Ass'n..	231.22	1,131.18	808.55	2,170.95
155	Worth	Farmers Mut.....	1,789.93	50.45	1,387.70	3,228.14
156	Wright	Farm. Mut. of Wright and adjoining co.'s.	452.16	2,332.36	773.81	3,558.33
			\$78,552.97	\$322,061.08	\$ 90,733.23	\$491,347.28
		STATE MUT. FIRE ASSESSMENT ASS'NS.				
		Cedar Rapids Mut. Ins. Ass'n.....	260.55	.....	1,175.95	1,436.48
		Central Iowa Mut. Fire Ass'n.....	220.37	7,974.21	1,712.60	9,907.18
		Equity Wind Mill Mut. Ins. Ass'n.....	63	7,204.56	498.29	7,703.44
		Farm Property Mut. Ins. Ass'n of Iowa..	.....	.....	2,268.49	2,268.49
		Grain Shippers Mut. Fire Ass'n.....	750.21	3,942.78	12,257.75	16,950.74
		Iowa Mut. Assessment F. Ins. Ass'n.....	.....	.....	1,437.37	1,437.37
		Iowa Mercantile Mut. Fire Ins. Ass'n....	1,246.13	23,400.01	1,389.54	26,035.68
		Machinery Mut. Ins. Ass'n.....	842.31	8,420.16	9,795.10	19,057.57
		Mut. Fire and Tornado Ins. Ass'n.....	.....	.....	1,553.81	1,553.81
		Property Mut. Ins. Ass'n.....	585.83	.....	2,830.67	3,416.50
		Retail Merch'ts Mut. F. Ins. Ass'n of Iowa	.....	.....	871.59	871.59
		Town Mut. Dwelling House Ins. Ass'n....	1,345.91	13,004.96	19,290.44	33,641.31
		Union Mut. F. and L. Ins. Ass'n.....	870.36	11,010.41	7,606.70	19,487.47
		Total	\$ 6,122.28	\$ 74,957.09	\$ 62,688.30	\$143,767.67
		Total County and State Mutual.....				
		Assessment Fire Associations.....	84,675.25	397,018.17	153,421.53	635,114.95
		EXCLUSIVE TORNADO MUT. ASSESSMENT ASSOCIATIONS.				
		Iowa Mut. Tornado C. and W. Ins. Ass'n..	13,970.16	.....	43,856.22	57,826.38
		Mut. Wind Storm Ins. Ass'n of Iowa .....	.....	.....	1,425.33	1,425.33
		Merchants Tornado Mut. Ins. Co.....	1,529.52	9,864.96	6,306.62	17,701.10
		Total.....	\$15,499.68	\$ 9,864.96	\$ 51,588.17	\$ 76,952.81
		EXCLUSIVE HAIL MUTUAL ASSESSMENT ASSOCIATIONS.				
		Des Moines Mut. Hail Ins. Ass'n.....	41.56	22,401.68	18.96	22,462.20
		Farmers Mut. Hail Ins. Ass'n of Iowa....	3,881.26	145,509.29	9,234.39	158,624.94
		Farm. State Mut. Hail I. Ass'n Emmet Co.	2,834.60	50,793.31	2.35	53,630.26
		Mut. Hail Storm Ins. Ass'n of Iowa	105.22	16,221.25	277.14	16,603.61
		Northern Iowa Mut. Ins. Co. (Hail).....	.....	1,911.38	866.19	2,797.57
		South Western Iowa Mut. Hail.....	.....	3,758.22	397.62	4,155.94
		Western Hail Mut. Ins. Co.....	.....	2,797.81	136.43	2,934.24
		Total.....	\$ 6,462.64	\$243,392.94	\$ 10,953.08	\$261,208.66
		Total of all Mutual Assessment Assn's...	91,537.89	640,411.11	164,374.61	896,323.61

No. 2—CONTINUED.

Amount of losses paid during the year.	Amount rec'd by agents for services during the year.	Amount rec'd by officers and employees during the year.	Amount of other expenses.	Total expenses for all purposes during the year.	Balance cash on hand December 31, 1900.	Amount of losses adjusted but not yet paid.	Number and amount of losses resisted or in litigation	Amount of any other liabilities.	Cost per \$1,000 during year.	Cost per \$1,000 for past five years.
149.60	149.60	111.56	56.22	4,206.17	145.84	582.80	.....	.....	2.68	7.49
28.92	.....	28.92	10.00	45.58	502.86	.....	.....	.....	.19	.....
39.25	39.00	91.00	21.00	550.25	3.75	.....	.....	.....	1.40	10.75
277.60	277.60	274.50	211.28	2,170.95	.....	32.50	.....	243.97	3.45	9.81
295.00	295.00	235.28	41.07	3,171.75	56.39	.....	.....	.....	1.60	8.42
372.00	372.00	401.00	377.15	2,903.56	654.77	.....	.....	.....	2.31	10.25
\$25,590.04	\$25,590.04	\$41,412.19	\$30,935.83	\$403,161.39	\$88,185.89	\$9,662.36	\$8,687.34	\$30,978.30	\$2.87	.....
251.45	251.45	305.82	840.20	1,397.47	39.01	.....	500.00	643.22	8.35	.....
1,778.26	1,778.26	1,229.33	1,905.13	9,541.66	365.52	.....	.....	1,712.60	13.38	.....
365.35	365.35	1,735.30	1,502.56	7,658.65	44.83	239.69	.....	3,100.00	22.21	.....
492.64	492.64	491.75	749.46	2,268.49	.....	.....	.....	1,901.25	2.90	.....
5,338.73	5,338.73	1,874.20	1,020.18	15,370.16	1,580.58	1,029.60	.....	1,300.00	13.50	.....
310.25	310.25	900.21	176.35	1,410.31	27.06	.....	.....	425.00	5.12	.....
5,170.80	5,170.80	3,256.92	6,798.68	25,519.26	516.42	1,953.60	.....	500.00	15.91	.....
3,420.58	3,420.58	2,846.04	2,077.81	17,434.83	1,622.74	186.65	420.00	2,297.96	12.15	.....
776.90	776.90	213.60	335.81	1,320.31	227.50	.....	.....	.....	2.94	.....
553.52	553.52	399.98	517.65	2,741.20	675.30	.....	.....	1,500.00	5.78	.....
63.80	63.80	205.60	193.14	462.54	409.05	.....	600.00	.....	3.38	.....
7,000.00	7,000.00	4,469.80	3,451.70	27,781.43	5,859.88	.....	.....	.....	1.61	.....
3,331.47	3,331.47	2,828.88	1,891.99	17,432.77	2,054.70	285.70	.....	.....	8.07	.....
\$28,853.75	\$28,853.75	\$20,757.43	\$21,460.66	\$130,345.08	\$13,422.59	\$3,695.24	\$1,520.00	\$13,380.03	\$6.20	.....
54,443.79	54,443.79	61,199.62	52,396.49	533,506.47	101,608.48	13,357.60	10,207.34	\$44,358.33	3.27	.....
23,221.25	23,221.25	13,794.29	5,657.91	56,222.18	1,604.20	.....	.....	.....	71	4.15
492.63	492.63	491.75	279.88	1,425.33	.....	.....	.....	.....	2.10	11.10
1,620.00	1,620.00	3,930.50	3,866.84	17,701.10	.....	61.95	2,661.95	6,351.44	10.33	.....
\$25,333.88	\$25,333.88	\$18,216.54	\$9,804.63	\$75,348.61	\$1,604.20	\$61.95	\$2,661.95	\$6,351.44	\$.92	.....
2,468.42	2,468.42	5,692.16	5,617.92	21,864.12	598.08	.....	900.00	2,547.10	26.58	.....
10,035.36	10,035.36	14,016.25	8,958.22	148,328.18	10,296.76	25,550.54	2,000.00	.....	40.78	159.82
12,134.70	12,134.70	12,688.29	4,596.55	50,798.52	2,831.74	.....	.....	.....	28.92	.....
1,912.58	1,912.58	1,909.14	2,767.19	16,531.93	71.68	.....	.....	1,666.58	29.34	.....
622.00	622.00	394.22	794.88	2,670.84	126.73	.....	.....	.....	21.20	.....
115.00	115.00	152.24	131.35	4,155.84	.....	.....	.....	.....	22.60	.....
400.00	400.00	500.00	824.04	2,731.94	202.30	.....	.....	1,837.56	11.10	.....
\$27,688.15	\$27,688.15	\$35,352.30	\$23,690.15	\$247,081.37	\$14,127.29	\$25,550.54	\$2,900.00	\$6,051.24	\$35.90	.....
2,131.94	2,131.94	97,551.92	76,086.64	780,587.84	115,735.77	38,908.14	13,107.34	50,409.57	3.19	.....

ANNUAL STATEMENT.

For the year ending December 31, 1900, of the condition and affairs of the
AETNA INSURANCE COMPANY, HARTFORD, CONNECTICUT.

Organized under the laws of the State of Connecticut, made to the Auditor of State of the
State of Iowa, pursuant to the laws thereof.

President, WILLIAM B. CLARK. *Secretary, WILLIAM H. KING.*
Vice-President, EGBERT O. WEEKS. *Assistant Secretaries, A. C. ADAMS, HENRY E. REES.*

[Incorporated, June, A. D. 1819. Commenced business, August 17, 1819.]

Home office, Hartford, Conn.

CAPITAL STOCK.

Amount of capital stock authorized, \$5,000,000; subscribed for...	\$ 4,000,000.00	
Amount of capital paid up in cash.....	4,000,000.00	
Amount of net ledger assets, December 31st of previous year...	\$ 10,391,066.06	
Extended at.....		\$ 10,391,066.06

INCOME DURING THE YEAR.

As shown by the books at home office at close of business, December 31st.

	Fire.	Marine and Inland.	
Gross premiums and bills unpaid at close of pre- vious year, as shown by that year's statements	\$ 399,725.68	\$ 28,544.31	
Net collected.....	\$ 399,725.68	\$ 28,544.31	
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	5,082,040.78	422,153.41	
Total.....	\$ 5,481,766.46	\$ 450,697.72	
Deduct gross premiums and bills in course of col- lection at this date.....	437,631.18	34,956.03	
Entire premiums collected during the year.	\$ 5,044,135.28	\$ 415,741.69	
Deduct re-insurance, rebate, abatement, and re- turn premiums.....	1,160,330.74	105,202.20	
Received for premiums, other than per- petuals.....	\$ 3,883,804.54	\$ 310,539.49	\$ 4,194,344.03
Deposit premiums received on perpetual risks.....			6,784.25
Rents, company's use of own buildings.....	\$	5,472.72	
Interest on real estate mortgage loans, \$936; on other collateral loans, \$499.65.....		1,435.65	
Interest and dividends on stocks and bonds, \$507,268.30; from all other sources, \$1,567.64.....		509,235.94	
Total rents and interest			\$ 516,144.31

Profit on sale or maturity of ledger assets during the year over book values.....	450 00
From all other sources, viz.: (Itemize profit and loss account).	168.85
Difference in estimate December, 1899, and December, 1900, premiums in course of collection. Q., 1 and 6	44,317.22
Total income during the year.....	\$ 4,762,208.66
Total footings.....	\$ 15,153,274.72

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

	Fire.	Marine and Inland.	
Gross amount paid for losses, including \$363,- 699.72 occurring in previous years.....	\$ 2,874,883.30	\$ 232,389.71	
Deduct amounts received for salvages, on losses of the last or of previous years, \$46,307.73; and from re-insurance in other companies \$458,- 916.85	437,118.23	68,106.35	
Net amount paid during the year for losses \$ 2,437,765.07	\$ 164,283.36	\$ 2,602,048.43	
Deposit premiums returned.....		2,265.00	
Paid stockholders for interest or dividends; amount declared during the year.....		720,000.00	
Commissions or brokerage to agents, less received on reinsurances		705,217.59	
Salaries, fees and all other charges, officers, \$43,416.66; clerks, \$61,208.98, other employees, \$193,732.75.....		298,358.39	
Taxes on premiums, \$79,671.81; on real estate, \$440.45; U. S. internal revenue tax, \$23,770.58; insurance department fees and agents' licenses, \$16,589.76; municipal licenses, \$7,028.67; tax on franchise, \$510.53.....		128,011.80	
Advertising, printing and stationery, \$35,291.04; legal expenses, \$3,316.20; repairs and expenses on real estate, \$477.37; furniture and fixtures, \$873.35; miscellaneous, \$270,949.10.....		310,907.06	
Losses on sales or maturity of ledger assets, \$26,429.86; other disbursements, viz.: Agents' balances uncollectable, and sundry items, \$5,501.04.....		31,930.90	
Total expenditures during the year		\$ 4,798,739.17	
Balance		\$ 10,354,535.55	

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st

Book value real estate (schedule A), unincumbered \$298,059.35.	298,059.35
Mortgage loans on real estate (schedule B), first liens, \$15,600.00.	15,600.00
Loans secured by pledge of bonds, stocks, or other collaterals, (schedule C).....	3,600.00
Book value of bonds excluding interest, \$6,045,280.36; and stocks, \$3,082,393.55 (schedule D).....	9,127,673.91
Cash in company's office	\$ 2,479.17
Cash deposited in bank.....	803,337.08
Total	\$ 805,816.25
Agent's debit balances.....	383,548.88
Total	\$ 10,634,298.39
Deduct ledger liabilities:	
Agent's credit balances.....	279,762.84
Total net ledger assets, as per balance on page 1.....	\$ 10,354,535.55

NON-LEDGER ASSETS.

Interest accrued on mortgages	\$ 271. 70	
Interest accrued on collateral loans.....	90. 00	
Interest accrued on other assets.....	375. 00	
		<hr/>
Total.....		\$ 736 00
Market value, not including interest, in item 9, of bonds and stocks over book value (Schedule D.)		2,613,147. 21
Gross premiums in course of collection December 31st, not more than three months due		472,587. 21
		<hr/>
Gross assets.....		\$ 13,441,005 97
Deduct assets not admitted:		
Agent's debit balances, unsecured.....	\$ 15,652. 90	
Depreciation from book values of the above net Ledger Assets to bring same to market value. —		
Real estate.....	68,059. 35	
		<hr/>
Total.....		\$ 83,712. 25
		<hr/>
Total admitted assets.....		\$ 13,357,293. 72

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid.....	\$ 75,830 95	
Losses in process of adjustment, or in suspense, including all reported and supposed losses	438,064. 33	
Losses resisted, not outlawed, including interest, costs and other expenses thereon.	19,092. 00	
		<hr/>
Total amount of claims for losses.....	\$ 532,987. 28	
Deduct re-insurance due or accrued (give list of companies and amounts), (schedule E)	100,877. 38	
		<hr/>
Net amount of unpaid losses.....		\$ 432,109. 90
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$2,662,286.58; unearned premiums (50 per cent.)..	\$ 1,331,143. 29	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$3,669,085.29; unearned premiums (<i>pro</i> <i>rata</i>)	\$ 1,927,853. 87	
Gross premiums (less reinsurance) (including both cash and bills) received and receivable upon all unexpired inland nav- igation risks, \$192,698.26; unearned premiums (50 per cent.).	96,349. 13	
		<hr/>
Total unearned premiums as computed above.....		\$ 3,355,346. 29
Amount reclaimable by the insured on perpetual fire insurance policies, being 95 per cent. of the premium or deposit received.		70,851. 62
Commissions, brokerages and other charges due to agents and brokers, on premiums paid.....		118,146 80
Return premiums and reinsurance premiums.....		70,888. 08
		<hr/>
Total amount of all liabilities		\$ 4,047,342. 69
Joint stock capital actually paid up in cash.	\$ 4,000,000. 00	4,000,000. 00
Divisible surplus.....		5,309,951. 03
		<hr/>
Total.....		\$ 13,357,293 72

MISCELLANEOUS.

	Fire risks.	Premiums.	Marine and inland risks.	Premiums.
In force on the 31st day of December of the previous year, as per line 5 under this heading in last year's statement.....	\$ 586,375.155	\$ 6,606,629.53	\$ 6,906,484	\$ 181,276.04
Written or renewed during the year	449,746,863	5,082,040.78	137,715,918	422,153.41
Total.....	\$ 1,036,122,018	\$ 11,688,670.31	\$ 144,622,402	\$ 603,429.45
Deduct those expired and marked off as terminated	412,647,827	4,584,408.42	137,010,697	368,031.90
In force at the end of the year.....	\$ 623,474,191	\$ 7,104,261.89	\$ 7,611,705	\$ 235,397.55
Deduct amount reinsured	69,700,987	772,890.02	1,249,608	42,679.29
Net amount in force	\$ 553,773,204	\$ 6,331,371.87	\$ 6,362,097	\$ 192,618.26
Perpetual risks (not included above), \$3,187,928.00. Premiums on same, \$74,580.65.				
•Largest amount written on any one risk, not deducting reinsurance, \$100,000.				

GENERAL INTERROGATORIES.

Losses incurred during the year, (fire, \$2,469,278.79; Marine and Inland, \$153,246.21).	\$ 2,622,525
Total amount of the company's stock owned by the directors at par value.	218,000
Loaned to stockholder's, not officers.....	3,600
Does any officer, director or trustee receive a commission or royalty on the business of the company?.....	No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire Risks.	Tornado Risks.	Aggregate.
Gross risks written	\$ 5,160,719.00	\$ 538,908.00	\$ 5,699,627.00
Gross premiums received.....	73,615.04	3,148.85	76,763.89
Losses paid	49,516.55	61.21	49,577.76
Losses incurred.....	55,347.13	41.21	55,388.34
Amount at risk	7,490,401.00	1,348,021.00	8,838,422.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the United States Branch of the

AACHEN AND MUNICH FIRE INSURANCE COMPANY, OF AIX-LA-CHAPELLE, GERMANY.

Organized under the laws of Germany, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

Trustees in the United States:—Charles A. Schieren, of Brooklyn, N. Y.; Henry E. Owen, of New York City; Ernst Thalmann, of New York City.

[Organized or incorporated, June 24, 1825, Manager for United States Joseph A. Kelsey. Principal office in United States, Chicago, Ill. Commenced business in United States, May 1, 1895.]

Statutory deposit.....	\$ 200,000.00
(a) Amount of net ledger assets, December 31st of previous year.....	783,997.91

INCOME DURING YEAR.

As shown by the books at the United States branch office at close of business December 31st:

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement (not included in ledger assets).....	\$ 71,534.60
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Net collected.....	71,534.60	
Gross premiums written and renewed during the year	766,359.55	
Total		\$ 837,894.15
Deduct Gross Premiums and bills in course of collection at this date (not included in ledger assets).....	\$ 114,558.88	
Entire gross premiums collected during the year	723,335.27	
Deduct reinsurance, rebate, abatement and return premiums.....	180,718.66	
Received for premiums, other than perpetuals.....		542,616.61
Interest and dividends on stocks and bonds, \$23,020.00; from all other sources, \$532.24	\$ 23,552.24	
Total rents and interest		23,552.24
Profit on sale or maturity of securities.....		4,843.75
Received from home office.....		5,467.16
From all other sources, viz: (itemized profit and loss account) agents balances not included in assets December 31, 1899.....		99.36
Total income during the year.....		\$ 576,579.12
Total footings.....		1,360,577.03

DISBURSEMENTS DURING YEAR.

As shown by the books at the United States branch office at close of business December 31st:

Gross amount paid for losses (including \$51,375.29 occurring in pre- vious years).....	\$ 402,363.69	
Deduct amounts received for salvage (on losses of the last or previous years), \$2,477.60; and for reinsurance in other companies, \$43,030.92	45,508.52	
Net amount paid during the year for losses		\$ 356,855.17
Remitted to home office.....		11,746.08
Commissions or brokerage to agents, less received on reinsurance....		106,872.87
Rents		3,558.08
Salaries, fees and all other charges, officers, \$29,403.56; clerks, \$20,339.72; other employees, \$20,095.52.....		69,838.80
Taxes on premiums.....		13,639.35
Insurance department fees and agents' licenses, \$4,103.19; municipal licenses, \$481.49; taxes on franchise, \$438.84		5,023.52
Advertising, printing and stationery, \$8,112.97; legal expenses, \$714.50; furniture and fixtures, \$902.44; miscellaneous, \$29,106.65..		38,836.56
Total expenditures during the year.....		\$ 606,370.43
Balance		754,206.60

LEDGER ASSETS.

As per ledger accounts shown by the books at the United States branch office at close of business December 31st.

Book value of bonds excluding interest.....	\$ 677,096.25	
Cash in company's office, \$40.08; deposited in banks, \$75,345.66.....	75,385.74	
Bills receivable, \$1,787.43; agents' debit balances, \$1,378.84; secured..	3,166.27	
Total	\$ 755,648.26	
Deduct ledger liabilities:		
Agents' credit balances.....	1,441.66	
Total net ledger assets, as per balance.....		\$ 754,206.60

NON-LEDGER ASSETS.

Interest due and accrued on bonds and stocks	\$ 920.00	
Total carried out.....		920.00
Market value (<i>not including interest</i>) of bonds and stocks <i>over book value</i>		64,431.25
Gross uncollected premiums, December 31, <i>not</i> more than three months due (not included in ledger assets	\$ 113,387.91	

Deduct cost of collection, commission and brokerage	16,245.78	
Net amount of uncollected premiums, not more than three months due (not included in ledger assets		\$ 97,142.13
Gross premiums in course of collection, December 31, <i>more</i> than three months due. <i>carried in</i> , \$1,170.97.		
Gross assets.....		\$ 916,699.98
Total admitted assets.....		\$916,699.98

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, due.....	\$ 3,848.03	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	\$ 49,902.82	
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	4,640.99	
Total amount of claims for losses.....	\$ 58,391.84	
Deduct reinsurance due or accrued (give list of companies and amounts)	4,361.99	
Net amount of unpaid losses.....		\$ 54,029.85
Gross premiums (less reinsurance) received and receivable upon all unexpired <i>fire</i> risks, running <i>one year or less</i> from date of policy. including interest premiums on <i>perpetual</i> fire risks, \$482.439.25; un- earned premiums (<i>fifty</i> per cent).....	\$ 241,219.62	
Gross premiums (less reinsurance, received and receivable upon all unexpired <i>fire</i> risks, running <i>more than one year</i> from date of pol- icy, \$230,823.74; unearned premiums (<i>pro rata</i>).....	126,536.82	
Total unearned premiums as computed above.....		\$ 367,756.44
Return premiums, \$13,163.33; and reinsurance premiums, \$2,476.09;		
All other liabilities, viz.: \$389.84.....	\$ 16,029.26	
Total amount of all liabilities.....		437,815.55
Divisible surplus.....		478,884.43
Total		916,699.98

MISCELLANEOUS

	Fire risks.	Premiums thereon
In force on the 31st day of December of the previous year, as per line 5 under this heading in last year's statement.....	\$ 50,124,854.00	\$ 645,574.62
Written or renewed during the year.....	59,521,885.00	766,359.55
Total.....	\$109,646,739.00	\$1,411,934.17
Deduct those expired and marked off as terminated.....	49,618,425.00	632,514.55
In force at the end of the year.....	\$60,028,314.00	\$ 779,419.62
Deduct amount reinsured.....	5,150,099.00	66,156.63
Net amount in force	\$54,878,215.00	\$ 713,262.99
Largest amount written on any one risk, not deducting reinsurance, \$35,000		

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business Decem- ber 31st last for the purpose of making any entry that affects this statement? No.	
Total amount of premiums received from the organization of the U. S. branch to date	\$ 2,688,565.27
Total amount of losses paid from organization to date.....	1,316,663.31

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Aggregate.
Gross risks written	\$ 645,564.00
Gross premiums received.....	9,027.59
Losses paid	6,107.15
Losses incurred	4,344.63
Amount at risk.....	832,295.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
AGRICULTURAL INSURANCE COMPANY.

Organized under the laws of the State of New York, made to the Auditor of State of the State of
 Iowa, pursuant to the laws thereof.

President, A. H. SAWYER.

Vice-President, C. PATTERSON

Secretary, W. H. STEVENS.

[Organized as Mutual 1853. Incorporated as Stock. 1863. Commenced business February, 1853.]

Home office, 23 Washington Street, Watertown, N. Y.

CAPITAL STOCK.

Amount of capital stock authorized, \$500,000.00; subscribed for.....\$	500,000.00
Amount of capital paid up in cash.....	500,000.00
Amount of net ledger assets, December 31st of previous year.....	2,129,722.73
Extended at.....	\$2,129,722.73

INCOME DURING YEAR

As shown by the books at home office at close of business Decem-
 ber 31st:

Gross premiums written and renewed during the year,.....\$	1,500,351.72
Total.....\$	1,500,351.72
Entire premiums collected during the year.....	1,500,351.72
Deduct reinsurance, rebate, abatement and return premiums.....	563,391.56
Received for premiums other than perpetuals.....	936,960.16 \$ 936,960.16
Rents from company's property, for company's use of own build- ings	\$ 4,365.81
Interest on real estate mortgage loans, \$45,293.04; on other collateral loans, \$8,705.79.....	53,998.83
Interest and dividends on stocks and bonds, \$23,978.31; from all other sources, \$4,944.59.....	28,922.90
Total rents and interest.....	\$ 87,287.54
Agents' accounts previously written off.....	840.68
Total income during the year.....	1,025,088.38
Total footings.....	\$3,154,811.11

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross amount paid for losses (including \$91,803.08 occurring in prev- ious years).....\$	803,068.53
Deduct amounts received for salvages (on losses of the last or prev- ious years) \$7,404.85; and from reinsurance in other companies, \$228,220.23	235,625.08
Net amount paid during the year for losses.....\$	567,443.45 \$ 567,443.45

Paid stockholders for interest or dividends, amount declared during the year, \$50,000.00.....	50,240.00
Commissions or brokerage to agents, less received on reinsurances.	179,246.12
Salaries and allowances to agents.....	5,708.86
Salaries, fees and all other charges, officers, \$19,441.67; clerks, \$45-512.91; other employees, \$27,975.99.....	92,930.57
Taxes on premiums, \$31,719.10; on real estate, \$3,499.00; on other investments, \$4,779.27.....	39,997.37
Insurance department fees and agents' licenses, \$4,373.28; municipal and state licenses, \$3,896.79.....	8,270.07
Advertising, printing and stationery, \$16,174.19; legal expenses, \$346.50; repairs and expenses on real estate, \$1,429.37; furniture and fixtures, \$21.27; miscellaneous, \$73,525.32.....	91,496.65
Losses on sales or maturity of ledger assets.....	8,915.77
Agents accounts written off.....	2,393.54
Total expenditures during the year.....	\$1,046,642.49
Balances.....	\$2,108,168.71

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st	
Book value real estate (Schedule A) unincumbered.....	\$ 285,191.09
Mortgage loans on real estate (Schedule B) first liens.....	804,898.76
Loans secured by pledge of bonds, stocks, or other collateral (Schedule C).....	181,821.27
Book value of bonds excluding interest \$269,357.93; and stocks \$302,798.91 (Schedule D).....	572,156.84
Cash in Company's office, \$18,146.17; deposited in banks, \$106,382.32	124,528.49
Bills receivable, \$3,402.87; agents' debit balances, \$151,546.92.....	154,949.79
Total.....	\$2,123,546.24
Deduct ledger liabilities.....	15,377.53
Total net ledger assets.....	\$2,108,168.71

NON-LEDGER ASSETS.

Interest due, \$11,039.82, and accrued, \$16,246.89 on mortgages....	\$ 27,286.71
Interest accrued, on bonds and stocks.....	5,884.58
Interest due, \$5,158.28, and accrued, \$3,377.88 on collateral loans.	8,536.16
Interest accrued on other assets.....	800.00
Rents accrued on company's property or lease.....	600.00
Total carried out.....	\$ 43,107.45
Market value of real estate over book value, as per Schedule A....	52,723.91
Market value (not including interest in item 9) of bonds and stocks over book value, as per Schedule D.....	38,015.66
Due from other companies for reinsurance on losses paid.....	1,225.01
Gross assets.....	\$2,243,240.76

DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances, unsecured.....	\$ 1,062.02
Bills receivable, due.....	3,402.87
Other.....	20,239.50
Total.....	24,704.39
Total admitted assets.....	\$2,218,536.36

IOWA INSURANCE REPORT.

NON-LEDGER LIABILITIES.

Losses adjusted, and unpaid, \$6,895.76; not yet due, \$15,640.18.....\$	22,535.94	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	64,465.00	
Losses resisted (not outlawed), including interest, costs and other expenses thereon	8,663.00	
Total amount of claims for losses	\$ 95,663.94	
Deduct reinsurance due or accrued (give list of companies and amounts) as per Schedule E.....	6,245.00	
Net amount of unpaid losses.....		\$ 89,418.94
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy including interest premiums on perpetual fire risks, \$7,153.29, unearned premiums (fifty per cent).....\$	357,664.50	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$1,441.862; unearned premiums (pro rata).....	727,912.36	
Total unearned premiums as computed above.....		\$1,085,576.86
Total amount of all liabilities.....		1,174,995.80
Joint stock capital actually paid up in cash.....\$	500,000.00	
Divisible surplus	543,540.55	1,043,540.55
Total.....		\$2,218,536.35

MISCELLANEOUS.

	Fire risks.	Premiums thereon
In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement.....\$	251,852,800	\$ 2,189,274.00
Written or renewed during the year.....	159,364,200	1,500,351.72
Total.....\$	411,217,000	\$ 3,689,598.72
Deduct those expired and marked off as terminated.....	166,027,700	1,427,025.72
In force at the end of the year.....	245,189,300	2,278,563.00
Deduct amount reinsured	12,660,100	111,372.00
Net amount in force.....\$	232,529,200	\$ 2,157,191.00

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?	No.
Losses incurred during the year, fire, \$566,076.00; tornado. \$4,354.00.....\$	570,430.00
Total amount of the company's stock owned by the directors at par value.....	93,250.00
Total amount loaned to officers and directors, \$9,950.00; loaned to stockholders, not officers, \$8,000.00.....	17,950.00
Does any officer, director, or trustee receive a commission or royalty on the business of the company?.....	No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire Risks	Tornado.	Aggregate.
Gross risks written	\$ 873,300.00	\$ 48,000.00	\$ 921,300.00
Gross premiums received.....	10,782.00	269.00	11,051.00
Losses paid.....	4,383.00		4,383.00
Losses incurred	2,676.00		2,676.00
Amount at risk.....	1,380,100.00	113,500.00	1,493,600.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

AMERICAN INSURANCE COMPANY,

Organized under the laws of the State of Massachusetts, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, FRANCIS PEABODY.

Secretary, HENRY S. BEAN.

[Incorporated, June 12, 1818. Commenced business, June 18, 1818.]

Home office, 30 Kilby street.

CAPITAL STOCK.

Amount of capital stock authorized. \$300,000; subscribed for	\$ 300,000.00
Amount of capital paid up in cash.....	300,000.00
Amount of net ledger assets, December 31st of previous year.....	466,079.14
Extended at	\$ 466,079.14

INCOME DURING THE YEAR.

As shown by the books at home office at close of business December 31st. 1900.

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement	\$ 22,505.42
Net collected	\$ 22,505.42
Gross premiums written and renewed during the year.	304,187.12
Total	\$ 326,692.54
Deduct gross premiums and bills in course of collection at this date..	24,758.14
Entire premiums collected during the year.	\$ 301,934.40
Deduct reinsurance, rebate, abatement and return premiums	82,529.57
Received for premiums other than perpetuals.....	\$ 219,404.83
Interest on other collateral loans	213.33
Interest and dividends on stocks and bonds, \$20,751.65; from all other sources	650.15
Total rents and interest.	21,615.13
From all other sources, viz.: (Itemize profit and loss account) additional receipts from liquidated bank stocks.	820.26
Total income during the year	241,840.22
Total footings.....	\$ 707,919.36

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st, 1900.

Gross amount paid for losses (including \$20,875.68 occurring in previous years)	\$ 163,615.74
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Deduct amounts received for salvages (on losses of the last or previous years), \$2,432.09, and from reinsurances in other companies, \$28,481.62	30,913.71	
Net amount paid during the year for losses		\$ 132,702.03
Paid stockholders for interest on dividends; (amount declared during the year.		9,000.00
Commissions on brokerage to agents, less received on reinsurances ..		48,942.89
Salaries, fees and all other charges, officers, \$9,927.68; clerks, \$10,753.46; Taxes on premiums \$3,768.86.		20,681.14
Insurance department fees and agents' licenses, \$1,609.88; municipal licenses, \$393.21; tax on franchise, \$3,328.72		9,100.67
Advertising, printing and stationery, \$1,609.51; miscellaneous, \$16,649.55.		18,259.06
Assessment Globe Bank		17,000.00
Total expenditures during the year		255,685.79
Balance		\$452,233.57

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st, 1900.		
Book value of bonds, excluding interest, \$181,099.25; and stocks, \$2,401.42.	\$ 421,241.25	
Cash in company's office, \$1,092.36; deposited in banks, \$19,189.39....	\$ 21,181.75	
Agents' debit balances, (secured)	9,810.57	
Total	\$ 452,233.57	
Total net ledger assets, as per balances on page 1		\$ 452,233.57

NON-LEDGER ASSETS.

Interest accrued on bonds and stocks	\$ 2,802.82	
Total carried out		2,802.82
Market value (not including interest) of bonds and stocks		132,625.25
Gross premiums in course of collection December 31st, not more than three months due	24,758.14	
Deduct cost of collection, commission and brokerage	4,586.75	
Net amount of uncollected premiums, not more than three months due		20,171.39
Gross assets		\$627,833.03

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due.	\$ 3,232.17	
Losses in process of adjustment, or in suspense, including all reported and supposed losses	13,242.77	
Total amount of claims for losses	\$ 16,474.94	
Deduct reinsurances due or accrued (give list of companies and amounts) as per schedule E	3,064.78	
Net amount of unpaid losses		\$ 13,410.16
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$170,384.62; unearned premiums, (50 per cent)	\$ 85,192.31	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$151,748.05; unearned premiums (pro rata)	84,115.60	
Total unearned premiums as computed above		\$ 169,307.91
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or		

accrued.....		4,567.51
Return premiums, \$2,733.88; and reinsurance premiums, \$2,611.54 ..		5,345.42
		<hr/>
Total amount of all liabilities.....		\$ 192,631.00
Joint stock capital actually paid up in cash.....	\$ 300,000.00	
Divisible surplus.....	115,202.03	415,202.03
		<hr/>
Total.....		\$ 607,833.03

MISCELLANEOUS.

	Fire Risks.	Premiums Thereon.
In force on the 31st day of December of the previous year as per line		
5. under this heading in last year's statement.....	\$ 34,448,693	\$ 368,704.93
Written or renewed during the year.....	28,844,803	304,187.12
		<hr/>
Total.....	\$ 63,293,496	\$ 672,892.05
Deduct those expired and marked off as terminated.....	25,241,598	264,115.54
		<hr/>
In force at the end of the year.....	\$ 38,051,898	\$ 408,776.51
Deduct amount reinsured.....	7,665,043	86,643.84
		<hr/>
Net amount in force.....	\$ 30,386,855	\$ 322,132.67
Largest amount written on any one risk, not deducting reinsurance.....		\$34,000.00

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement? ..	No.
Losses incurred during the year, fire.....	123,531.42
Total amount of the company's stock owned by the directors at par value.....	39,700.00
Does any officer, director or trustee receive a commission or royalty on the business of the company.....	No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

Gross risks written.....	\$255,998.00
Gross premiums received.....	3,361.58
Losses paid.....	3,822.92
Losses incurred.....	1,947.92
Amount at risk.....	304,188.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
AMERICAN INSURANCE COMPANY.

Organized under the laws of the State of New Jersey, made to the Auditor of State of the
State of Iowa, pursuant to the laws thereof.;

<i>President.</i> E. O. DOREMUS.	<i>First Vice-President,</i> CHAS. A. LIGHTPIPE.
<i>Secretary,</i> J. H. WORDEN.	<i>Second Vice-President,</i> P. L. HOADLEY.

[Incorporated February 20,1846. Commenced business April 1, 1846.]

Home office, 746 Broad Street, Newark, N. J.

CAPITAL STOCK.

Amount of capital paid up in cash	\$ 600,000.00
Amount of net ledger assets, December 31st of previous year....	3,365,638.79
	<hr/>
Extended at.....	\$ 3,365,638.79

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....\$	207,582.79	
Deduct amount of same not collected.....	97.76	
Net collected.....\$	207,485.03	
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	1,464,791.29	
Total.....\$	1,672,276.32	
Deduct gross premiums and bills in course of collection (including bills receivable) at this date.....	260,206.00	
Entire premiums collected during the year.....\$	1,412,070.32	
Deduct reinsurance, rebate, abatement and return premiums..	393,734.29	
Received for premiums other than perpetual.....\$	1,018,336.03	\$ 1,018,336.03
Rents from company's property, \$15,531.64; deduct taxes and expenses, \$10,820.13.....	4,711.51	
Interest on real estate mortgage loans.....	89,078.05	
Interest and dividends on stocks and bonds, \$56,527.95; from all sources, \$1,883.90.....	58,411.85	
Total rents and interest.....		152,201.41
Profit on sale or maturity of ledger assets during the year over book values.....		25,114.69
Total income during the year.....		\$ 1,195,652.13
Total footings.....		\$ 4,561,290.92

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st:

Gross amount paid for losses (including \$105,995.35 occurring in previous years).....\$	771,733.91	
Deduct amounts received for salvages (on losses of the last or previous years,) \$22,218.57; and from reinsurance in other companies, \$152,764.53.....	174,983.10	
Net amount paid during the year for losses.....		596,750.81
Paid stockholders for interest or dividends; (amount declared during the year. \$60,000;) \$60,115.25; policy holders, \$851....		60,966.25
Commissions or brokerage to agents, less received on reinsurances		239,200.34
Salaries, fees and all other charges.....		79,675.62
Taxes, state and local, on premiums of this and other states on real estate, see No 11; income on other other investments..		47,301.02
Advertising, printing and stationery, agency and miscellaneous expense, repairs and expenses on real estate.....		74,617.87
Losses on sales or maturity of ledger assets.....		6,032.57
Total expenditures during the year.....		1,104,644.48
Balances.....		\$ 3,456,646.44

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value real estate (Schedule A) unincumbered.....\$	238,972.96
Mortgage loans on real estate, first liens.....	1,730,226.75
Book value of bonds excluding interest, \$1,367,415.60; and stocks, \$70,000 (Schedule D).....	1,437,415.60
Cash in company's office, \$3,809.01; deposited in banks, \$48,333.99.....	52,143.00

IOWA INSURANCE REPORT.

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Due from reinsuring companies for losses already paid see schedule below.....	380.18
Total.....	\$3,459,138.49

DEDUCT LEDGER LIABILITIES.

Agents' credit balances.....	2,492.05
Total net ledger assets.....	\$ 3,456,646.44

NON-LEDGER ASSETS.

Interest due, \$5,670.50, and accrued, \$20,714.84, on mortgages..\$	26,385.34
Interest accrued on bonds and stocks.....	16,005.74
Rents due.....	940.04
Total carried out.....	\$ 43,331.1
Gross premiums in course of collection December 31st, not more than three months due'.....\$	152,486.08
Deduct cost of collection, commission and brokerage.....	12,803.31
Net amount of uncollected premiums, not more than three months due.....	\$ 139,682.77
Gross premiums in course of collection December 31st, more than three months due, carried in.....\$	4,367.00
Bills receivable taken from fire and tornado risks, less \$103,352.92; past due, \$5,429.55; net	97,923.37
Gross assets.....	3,737,583.70

DEDUCT ASSETS NOT ADMITTED.

Company's stock—owned	70,000.00
Depreciation from book values of above net ledger assets to bring same to market value.....	9,395.60
Total	79,395.60
Total admitted assets	\$ 3,658,188.10

NON-LEDGER LIABILITIES

Losses adjusted and unpaid.....\$	8,132.65
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	76,243.48
Losses resisted (not outlawed), including interest, costs and other expenses thereon	2,000.00
Total amount of claims for losses.....\$	86,376.13
Deduct reinsurance due or accrued.....	14,164.80
Net amount of unpaid losses.....	\$ 72,211.33
Gross premiums (less reinsurance) received and receivable upon all unexpired fire and tornado risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$485,138.09; unearned premiums (50 per cent).....\$	242,569.05
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$2,161,427.75; unearned premiums (pro rata).....	1,139,488.22
Total unearned premiums as computed above	1,382,057.27
Cash dividends remaining unpaid to stockholders, \$3,257.35; to policyholders, \$870.....	4,127.35
Total amount of all liabilities.....	\$ 1,458,395.95

IOWA INSURANCE REPORT.

Joint stock capital actually paid up in cash.....	\$	600,000.00	600,000.00
Divisible surplus			1,599,792.15
Total.....		\$	3,658,188.10

MISCELLANEOUS.

	Fire risks and tornado.	Premiums thereon.
In force on the 31st day of December of the previous year, as per line 5 in last year's statement.....	\$ 285,520.932	\$ 2,994,335.26
Written or renewed during the year.....	144,690.543	1,464,791.29
Total.....	\$ 430,211,575	\$ 4,459,126.55
Deduct those expired and marked off as terminated	146,804,750	1,542,119.24
In force at the end of the year.....	283,406,725	2,917,007.31
Deduct amount reinsured.....	22,807,768	270,441.47
Net amount in force.....	\$ 260,598,957	\$ 2,646,565.84
Largest amount written on any one risk, not deducting re- insurance, not exceeding.....		\$200,000

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business Decem- ber 31st last for the purpose of making any entry that affects this statement?.....	No
Net cash participating premiums received during the year.....	\$ 1,465.22
Losses incurred during the year.....	582,257.50
Total amount of the company's stock owned by the directors at par value.....	57,055.00
Does any officer, director, or trustee receive a commission or royalty on the busi- ness of the company.....	No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire and tornado.
Gross risks written.....	\$4,413,399.00
Gross premiums received	40,473.64
Losses paid.....	14,741.11
Losses incurred	16,443.53
Amount at risk... ..	8,006,504.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the conditions and affairs of the
AMERICAN CENTRAL INSURANCE COMPANY.

Organized under the laws of the State of Missouri, made to the Auditor of State of the State
of Iowa, pursuant to the laws thereof.

<i>President</i> , GEORGE F. CRAM.	<i>First Vice-President</i> , SAMUEL M. DODD
<i>Secretary</i> , JOHN H. ADAMS.	<i>Second Vice-President</i> , JOHN WAHL

[Incorporated, February, 1853. Commenced business, February, 1853.]
Home Office, 415 Locust St. Louis.

CAPITAL STOCK.

Amount of capital stock paid up in cash.....	\$	600,000.00
Amount of net ledger assets December 31st of previous year....		1,523,085.10
Extended at.....	\$	1,523,085.10

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.			
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	\$	128,524.75	
Not collected.....	\$	128,524.75	
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....		1,102,885.61	
Total.....	\$	1,231,410.36	
Deduct gross premiums and bills in course of collection at this date		135,137.84	
Entire premiums collected during the year.....	\$	1,096,272.52	
Deduct reinsurance, rebate, abatement and return premiums..		228,396.18	
Received for premiums other than perpetuals.....	\$	867,876.34	\$ 867,876.34
Rents from company's property, including \$5,000 for company's use of own buildings.....	\$	16,982.59	
Interest and dividends on stocks and bonds.....		58,527.42	
Total rents and interest.....			\$ 75,540.01
Profit on sale or maturity of ledger assets during the year over book values.....			281.25
From all other sources, viz; Commercial Bank stock in liquidation, \$750.00; St. Clair, Madison & St. Louis Belt Railroad Co., \$3,900.00.....			4,650.00
Total income during the year.....			948,317.60
Total footings.....			\$ 2,471,402.70

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st:			
Gross amount paid for losses (including \$57,815.95 occurring in previous years)	\$	605,720.39	
Deduct amounts received for salvages (on losses of the last or previous years), \$3,699.72; and from reinsurance in other companies, \$98,617.49.....		102,317.21	
Net amount paid during the year for losses.....	\$	503,403.18	
Paid stockholders for interest or dividends.....		60,000.00	
Commissions or brokerage to agents, less received on reinsurance.....		157,753.68	
Rents, including \$5,000 for company's use of own buildings.....		5,000.00	
Salaries, fees and all other charges; officers, \$19,500.00; clerks, \$23,686.12; other employees \$30,800.00.....		73,986.12	
Insurance department fees and agents' licenses.....		27,172.29	
Advertising, \$437.67; post, express, exchange and telegram, \$8,945.72; miscellaneous, \$165,280.63.....		174,664.02	
Losses on sales or maturity of ledger assets.....		8,000.00	
Total expenditures during the year.....		949,979.29	
Balances	\$	1,521,423.41	

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.	
Book value real estate (Schedule A) unincumbered.....	\$ 500,000.00
Mortgage loans on real estate (Schedule B) first liens.....	7,703.45
Loans secured by pledge of bonds, stocks, or other collateral..	25,000.00

Book value of bonds excluding interest, \$416,852.50; and stocks \$480,302.00.....	897,154.50
Cash in company's office, \$4,307.46; deposited in banks, \$86,298.28	90,605.74
Bills receivable	959.72
Total.....	\$ 1,521,423.41
Total net ledger assets.....	\$ 1,521,423.41

NON-LEDGER ASSETS.

Market value (not including interest, in item 9), of bonds and stocks over book value, as per Schedule D.....	\$ 363,680.50
Gross premiums in course of collection December 31st, not more than three months due	\$ 135,137.84
Deduct cost of collection, commission and brokerage.....	20,270.67
Net amount of uncollected premiums, not more than three months due.....	114,867.17
Gross assets.....	\$ 1,599,971.08

DEDUCT ASSETS NOT ADMITTED.

Bonds and stocks.....	\$ 675.00
Total admitted assets.....	1,999,296.08

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid.....	\$ 25,085.05
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	38,750.00
Losses resisted (not outlawed) including interest, costs and other expenses thereon.....	7,850.00
Total amount of claims for losses.....	\$ 71,685.05
Deduct reinsurance due or accrued (give list of companies and amounts) as per Schedule E.....	10,998.67
Net amount of unpaid losses.....	\$ 60,686.38
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks \$622,060.41; unearned premiums, 50 per cent.....	311,030.20
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$799,931.18; unearned premiums, pro rata.....	401,687.43
Total amount of all liabilities.....	\$ 773,404.01
Joint stock capital actually paid up in cash	600,000.00
Divisible surplus.....	625,892.07
Total.....	\$ 1,999,296.08

MISSCELLANEOUS.

	Fire risks.	Premiums thereon.
In force December 31, 1899.....	\$118,902.823	\$1,375,164.11
Written or renewed in 1900.....	97,121,715	1,102,885.61
Totals.....	\$216,024,538	\$2,478,049.72
Deduct expirations and cancellations.....	77,393,794	959,172.52
In force December 31, 1900.....	\$138,630,744	\$1,518,877.20
Deduct amount reinsured.....	7,735,185	96,885.61
Net amount in force	\$130,895,559	\$1,421,991.59

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement? No.
Losses incurred during the year, fire, \$495,260.98; tornado, \$3,094.97..... \$498,355.95
Total amount of the company's stock owned by the directors at par value..... 99,175.00
Total amount loaned to officers and directors..... 25,000.00
Does any officer, director, or trustee receive a commission or royalty on the business of the Company? No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR,

	Fire risks.	Tornado.	Aggregate.
Gross risks written.....	\$ 1,090,638.00	\$ 98,995.00	\$ 1,189,633.00
Gross premiums received.....	14,361.17	669.61	15,030.78
Loss paid.....	2,943.28	5.00	2,984.28
Losses incurred.....	5,271.60	5.00	5,276.60
Amount at risk	1,897,710.00	172,251.00	2,069,961.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
AMERICAN FIRE INSURANCE COMPANY.

Organized under the laws of the State of Pennsylvania, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.
President, THOS. H. MONTGOMERY
Assistant Secretary, WILLIAM F. WILLIAMS. Secretary and Treasurer, RICHARD MARIS.
General Manager, WILLIAM B. KELLY.

[Incorporated February 28, 1810. Commenced business March 12, 1810.]

Home office, 308 and 310 Walnut street, Philadelphia, Pa.

CAPITAL STOCK.

Amount of capital stock authorized, \$500,000; subscribed for.....	\$ 500,000.00
Amount of capital paid up in cash.....	500,000.00
Amount of net ledger assets, December 31st of previous year	\$ 2,599,075.65
Extended at.....	\$ 2,599,075.65

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.	
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	\$ 1,697,384.16
Entire premiums collected during the year.....	\$ 1,697,384.16
Deduct reinsurance, rebate, abatement and return premiums...	394,175.81
Received for premiums, other than perpetuals.....	\$ 1,303,208.35
Deposit premiums, received on perpeteal risks	26,793.45
Rents from company's property, including \$6,000.00 for company's use of own buildings.....	\$ 8,854.00
Interest on real estate mortgage loans, \$50,377.55; on other collateral loans, \$1,249.54; interest and dividends on stocks and bonds, \$39,344.29; from all other sources, \$66.38.....	91,037.76
Total rents and interest.....	99,891.76
Profit on sale or maturity of ledger assets during the year over book values, on sale of bonds.....	500.00

From all other sources, viz.: (itemized profit and loss account)
gain by perpetual policies cancelled, \$2,543.72; for policies,
surveys and transfers, \$392.50; ground rents, \$379.20.....

3,315.42

Total income during the year.....

\$ 1,433,708.98

Total footings.....

\$ 4,032,784.63

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross amount paid for losses (including \$170,385.32 occurring
in previous years).....\$ 1,076,146.28

Deduct amounts received for salvages (on losses of the last or
of previous years), none; and from reinsurances in other com-
panies, none.....

108,651.20

Losses paid under perpetual policies.....

20,243.16

Net amount paid during the year for losses.....

\$ 987,738.24

Deposit premiums returned.....

18,154.37

Paid stockholders for interest or dividends (amount declared
during year).....

35,000.00

Commissions or brokerage to agents, less received on reinsur-
ances.....

294,989.85

Salaries and allowances to agents.....

68,200.00

Rents (including \$6,000 for company's use of own building) less
nothing from sub leases.....

6,000.00

Salaries, fees and all other charges; officers, \$20,000; clerks, \$28,100

48,100.00

Taxes on premiums, \$11,308.26; on real estate, \$2,359.98.....

13,668.24

Insurance department fees and agents' licenses, \$21,286.91;
municipal licenses, \$1,908.78; tax on franchise, \$2,116.65; war

tax stamps, \$8,905.05.....

34,217.39

Advertising, printing and stationery, \$21,350.00; legal expenses,
\$1,000; repairs and expenses on real estate, \$7,177.20; fur-
niture and fixtures, \$1,050.00; miscellaneous, \$68,297.30.....

98,874.50

Loss on sales or maturity of ledger assets.....

1,273.48

Total expenditures during the year.....

\$ 1,606,216.07

Balance.....

\$ 2,426,568.56

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of
business December 31st.

Book value real estate (schedule A), unincumbered.....\$ 404,379.50

Mortgage loans on real estate (schedule B) first liens..... 936,475.55

Loans secured by pledge of bonds, stocks or other collaterals,
per schedule C..... 3,800.00

Book value of bonds excluding interest, \$734,847.28; and stocks,
\$37,937.50 (schedule D)..... 772,784.78

Cash in company's office, \$9,310.51; deposited in bank, \$139,098.29 148,408.80

Interest and rents due..... 7,260.06

Ground rents, well secured..... 20,320.00

Bills receivable, none; agents' debit balances, secured 133,139.87

Total net ledger assets, as per balance on page 1.....

\$ 2,426,568.56

NON-LEDGER ASSETS

Interest accrued on mortgages\$ 15,248.74

Interest accrued on collateral loans..... 95.00

Rents accrued on company's property or lease..... 231.23

Total carried out.....

\$ 15,574.97

Market value (not including interest, in item 9) of bonds and stocks over book value, as per schedule D.....	34,925.47
Gross assets....	\$ 2,477,069.00

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid (due, \$22,470.85; not yet due, \$14,699.55)	\$ 37,170.40	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	82,941.09	
Losses resisted (not outlawed), including interest, cost and other expenses thereon	5,991.55	
Total amount of claims for losses.....	\$ 126,103.04	
Net amount of unpaid losses.....		\$ 126,103.04
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$1,038,501.92; unearned premiums (50 per cent).....	\$ 519,250.96	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$1,012,354.18; unearned premiums (pro rata).	506,977.12	
Total unearned premiums as computed above.....		\$ 1,026,228.08
Amount reclaimable by the insured on perpetual fire insurance policies, being (95 and 90) per cent. of the premium or de- posit received.....		577,377.46
Total amount of all liabilities.		\$ 1,729,708.58
Joint-stock capital actually paid up in cash.....	\$ 500,000.00	
Divisible surplus.....	247,360.42	
		747,360.42
Total.....		\$ 2,477,069.00

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year, as per line 5 under this heading in last year's statement.....	\$ 190,651,410	\$ 2,101,712.37
Written or renewed during the year.....	198,369,667	1,697,384.16
Total.....	\$ 389,021,077	\$ 3,799,096.53
Deduct those expired and marked off as terminated.....	190,651,410	1,624,128.93
In force at the end of the year.....	\$ 198,369,667	\$ 2,174,967.60
Deduct amount reinsured.....	10,956,468	124,111.50
Net amount in force.....	\$ 187,413,199	\$ 2,050,856.10
Perpetual risks (not included above).....		\$ 23,182,810.00
Premiums on same		631,964.81
Largest amount written on any one risk, not deducting rein- surance		30,000.00

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business Decem- ber 31st last for the purpose of making any entry that affects this statement?..	No.
Losses incurred during the year, fire,	\$ 943,455.96
Total amount of the company's stock owned by the directors at par value.....	17,800.00
Does any officer, director, or trustee receive a commission or royalty on the busi- ness of the company?.....	No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Gross risks written	\$ 19,890.70
Gross premiums received.....	20,176.43
Losses paid.....	8,719.49
Losses incurred.....	9,188.22
Amount at risk	2,187,977.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
AMERICAN FIRE INSURANCE COMPANY.

Organized under the laws of the State of New York, made to the Auditor of State of the State of
 Iowa, pursuant to the laws thereof.

President, GEORGE S. A. YOUNG.

Vice-President, TRUMAN W. EUSTIS.

Secretary, WALTER S. ALLEY.

[Incorporated, April 30, 1857. Commenced business, May 1, 1857.]

Home office, 432 Cedar street, New York.

CAPITAL STOCK.

Amount of capital stock authorized, \$400,000; subscribed for....	\$ 400,000.00
Amount of capital paid up in cash.....	400,000.00
Amount of net ledger assets, December 31st of previous year..	1,192,897.79
Extended at.....	\$ 1,192,897.79

INCOME DURING YEAR.

As shown by the books at home office at close of business De-
 cember 31st.

	Fire.	
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	\$ 249,435.02	
Deduct amount of same not collected.....	596.82	
Net collected.....	\$ 248,838.20	
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	1,380,488.77	
Total	\$ 1,629,326.97	
Deduct gross premiums and bills in course of collection at this date.....	253,806.38	
Entire premiums collected during the year.....	\$ 1,375,520.59	
Deduct reinsurance, rebate, abatement and return premiums..	433,832.96	
Received for premiums other than perpetuals.....	\$ 941,687.63	\$ 941,687.63
Interest on real estate mortgage loans, \$759.17; on other col- lateral loans.....	\$924.18	
Interest and dividends on stocks and bonds, \$40,198.45; from all other sources.....	\$834.09	
Total rents and interest.....		\$ 42,715.89
Profit on sale or maturity of ledger assets during the year over book values.....		14,666.04
Total income during the year.....		\$ 999,069.56
Total footings.....		\$ 2,191,967.35

DISBURSEMENTS DURING YEAR

As shown by the books at home office at close of business December 31st.

Fire.

Gross amount paid for losses (including \$64,740.05 occurring in previous years).....	\$	793,163.17	
Deduct amounts received for salvages (on losses of the last or previous years), \$16,619.66; and from reinsurance in other companies, \$82,309.40.....	\$	98,929.06	
Net amount paid during the year for losses.....	\$	694,234.11	\$ 694,234.11
Commissions or brokerage to agents, less received on reinsurance.....			195,664.30
Rents (including for company's use of own buildings) less from sub-leases.....			8,093.57
Salaries, fees and all other charges; officers, \$18,094.72; clerks, \$29,445.86; other employees, \$15,663.73.....			63,204.31
Taxes on premiums, \$19,712.12; on other investments, \$10.....			19,722.12
Insurance department fees and agents' licenses, 4,466.16; municipal licenses, \$3,650.12; tax on franchise, \$1,248.06...			9,364.34
Advertising, printing and stationery, \$8,104.05; legal expenses, \$681.29; furniture and fixtures, \$317.63; miscellaneous, \$37,333.62.....			46,436.59
Doubtful accounts.....			7,788.94
Total expenditures during the year.....			\$ 1,044,508.28
Balances.....			\$ 1,147,459.07

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value of bonds excluding interest, \$672,835.67; and stocks, \$371,937.50 (Schedule D).....	\$	1,044,773.17	
Cash in company's office, \$2,358.30; deposited in banks, \$100,327.60.....		102,685.90	
Total.....	\$	1,147,459.07	
Total net ledger assets.....			\$ 1,147,459.07

NON-LEDGER ASSETS.

Interest accrued on bonds and stocks.....	\$	2,295.83	
Total.....			2,295.83
Market value (not including interest, in item 9), of bonds and stocks over book value, as per Schedule D.....			44,401.83
Gross premiums in course of collection December 31st, not more than three months due.....	\$	233,140.38	
Deduct cost of collection, commission and brokerage.....		54,257.48	
Net amount of uncollected premiums, not more than three months due.....			\$ 198,882.90
Gross premiums in course of collection December 31st, more than three months due.....	\$666		
Due from other companies for reinsurance on losses already paid.....			30,932.01
Gross assets.....			\$ 1,423,971.64
Total admitted assets.....			\$ 1,423,971.64

NON-LEDGER LIABILITIES.

Losses adjusted not yet due.....	\$	53,553.75	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....		72,821.70	
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....		1,342.68	
<hr/>			
Total amount of claims for losses.....	\$	127,718.13	
Deduct reinsurance due or accrued (give list of companies and amounts), as per Schedule E.....		27,931.29	
<hr/>			
Net amount of unpaid losses.....	\$		99,786.84
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$763,269.69; unearned premiums (50 per cent).....		381,634.85	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$385,432.55; unearned premiums (pro rata)....		222,720.64	
<hr/>			
Total unearned premiums as computed above.....	\$		604,355.49
Return premiums, \$212.57; and reinsurance premiums, \$7,408.19			7,620.76
<hr/>			
Total amount of all liabilities.....	\$		711,763.09
Joint stock capital actually paid up in cash.....	\$	400,000.00	
Divisible surplus.....	\$	312,208.55—	712,208.55
<hr/>			
Total			\$ 1,423,971.64

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5 under this heading in last year's statement	\$ 156,985,845	\$ 1,174,662.55
Written or renewed during the year.....	180,163,849	1,380,488.77
<hr/>		
Total	\$ 337,149,694	\$ 2,555,151.32
Deduct those expired and marked off as terminated.....	165,884,972	1,205,193.79
<hr/>		
In force at the end of the year.....	\$ 171,264,722	\$ 1,349,957.53
Deduct amount re-insured.....	21,600,515	201,255.29
<hr/>		
Net amount in force.....	\$ 149,664,207	\$ 1,148,702.24
Largest amount written on any one risk not deducting re-insurance		\$ 30,000.00

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?.....	No.
Losses incurred during the year, fire.....	\$ 664,825.10
Total amount of the company's stock owned by the directors at par value.....	13,000.00
The amount of "Special Reserve Fund," according to said law, deposited with the Insurance Department of the State of New York.....	200,000.00
The amount of "Guaranty Surplus Fund," as provided for by said law.....	112,208.55

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

Gross risks written.....	\$ 406,014.39
Gross premiums received.....	5,747.50
Losses paid.....	3,60.49
Losses incurred.....	3.16.49
Amount at risk.....	436,668.85

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

ATLAS ASSURANCE COMPANY.

Organized under the laws of Great Britian, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

J. M. NEUBURGER. *Manager for the U. S.*

[Incorporated, 1868. Commenced business, in U. S., 1886.]

Home office in U. S., 315 Dearborn street, Chicago, Ill.

CAPITAL STOCK.

Amount of capital stock subscribed for.....	\$ 6,000,000.00	
Amount of capital paid up in cash	720,000.00	
Amount of net ledger assets, December 31st of previous year ...	822,836.63	
Extended at.....		\$ 822,836.63

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st:

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement\$ 130,598.45

Net collected..\$ 130,598.45

Gross premiums written and renewed during the year, as per item 2, page 3, part VI..... 1,033,627.35

Total.....\$ 1,164,225.80

Deduct gross premiums and bills in course of collection at this date 108,493.71

Entire premiums collected during the year.\$ 1,055,732.09

Deduct reinsurance, rebate, abatement and return premiums .. 321,960.33

Received for premiums other than perpetuals..... \$ 733,771.76

Deposit premiums, received on perpetual risks..... 292.50

Interest and dividends on stocks and bonds.....\$ 28,670.09

From all other sources 393.64

Total rents and interest. \$ 29,063.73

Profit on sale or maturity of ledger assets during the year over book values..... 36,750.00

Received from head office 105,394.81

Total income during the year 905,272.80

Total footings. \$ 1,728,109.43

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross amount paid for losses (including \$83,062.76 occurring in previous years	\$	635,985.18	
Deduct amounts received for salvages (on losses of the last or previous years), \$7,143.52; and from reinsurance in other companies \$ 128,983.77.....		135,227.29	
Net amount paid during the year for losses	\$	500,757.89	\$ 500,757.89
Commissions or brokerage to agents, less received on reinsurance.....			145,709.89
Salaries and allowances to agents.			3,802.40
Rents (including company's use of own buildings) from subleases			4,425.27
Salaries, fees and all other charges, officers, \$26,993.90; clerks, \$19,820.43			46,814.33
Taxes on premiums.			15,501.85
Insurance department fees and agents' licenses, \$4,284.82; municipal licenses, \$3,623.29; tax on franchise, \$370.40.....			8,278.51
Advertising, printing and stationery, \$7,822.91; legal expenses, \$619.02; furniture and fixtures, \$843.41; miscellaneous, \$48,950.79.			58,236.13
Remitted to head office.....			86,570.99
Total expenditures during the year			870,097.26
Balances	\$		858,012.17

LEDGER ASSETS

As per ledger accounts shown by the books at the home office at close of business December 31st.

Book value of bonds excluding interest.	\$	831,650.00	
Cash in company's office, \$3,324.75; deposited in banks, \$20,312.51;		23,637.26	
Bills receivable, \$209.69; agents' debit balances, \$344.09; secured		553.78	
Due on reinsurance accounts		2,171.13	
Total	\$	858,012.17	
Total net ledger assets, as per balances on page 1.....			\$ 858,012.17

NON-LEDGER ASSETS.

Interest accrued on bonds and stocks	\$	7,891.67	
Total carried out.....			7,891.67
Market value (not including interest, in item 9), of bonds and stocks over book value, as per schedule D.			65,945.00
Gross premiums in course of collection December 31st, not more than three months due, \$108,493.71.....		112,066.69	
Deduct cost of collection, commission and brokerage, \$17,977.18		21,550.16	
Net amount of uncollected premiums, not more than three months due			\$ 90,516.53
Gross assets.....			1,022,365.37
Deduct assets not admitted:			
Bonds and stocks—National Bank of Illinois.....			\$ 742.73
Total admitted assets.....			\$ 1,021,622.64

NON-LEDGER LIABILITIES.

Losses adjusted not yet due	\$	9,632.80
Losses in process of adjustment, or in suspense, including all reported and supposed losses		[58,038.04
Losses resisted (not outlawed), including interest, costs and other expenses thereon.		6,549.07
<hr/>		
Total amount of claims for losses	\$	74,219.91
Deduct reinsurance due or accrued (give list of companies and amounts), as per schedule E		10,398.68
<hr/>		
Net amount of unpaid losses	\$	63,821.23
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$569,086.82; unearned premiums (50 per cent.)	\$	284,543.40
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$463,035.07; unearned premiums (pro rata)		232,247.12
<hr/>		
Total unearned premiums as computed above	\$	516,790.52
Amount reclaimable by the insured on perpetual fire insurance policies, being 95 per cent. of the premium or deposit received		4,084.80
Commissions, Brokerage, and other charges due to agents and brokers, on premiums paid		1,851.20
<hr/>		
Total amount of all liabilities	\$	586,547.75

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year, as per line 5 under this heading in last year's statement	\$ 105,025,025	\$ 1,117,745.11
Written or renewed during the year	101,121,213	1,033,627.35
<hr/>		
Total	\$ 206,146,238	\$ 2,151,372.46
Deduct those expired and marked off as terminated.	100,009,200	970,133.26
<hr/>		
In force at the end of the year	\$ 106,137,038	\$ 1,181,239.20
Deduct amount reinsured	13,555,006	149,117.31
<hr/>		
Net amount in force.	\$ 92,582,032	\$ 1,032,121.89
Perpetual risks, not included above, \$111,447. Premiums on same, \$4,299.79. Largest amount written on any one risk, not deducting reinsurance, \$30,000.		
Losses incurred during the year, fire		\$ 481,516.36

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

Gross risks written.	\$	8,796.57
Gross premiums received		9,900.55
Losses paid		5,899.90
Losses incurred		3,992.85
Amount at risk		8,706.32

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
UNITED STATES BRANCH OF THE BALOISE FIRE INSURANCE
COMPANY.

Organized under the laws of the Republic of Switzerland, made to the Auditor of the State
of Iowa, pursuant to the laws of said state

TRUSTEES IN THE UNITED STATES.

ADRIAN ISELIN, Jr., New York City. J. PIERPONT MORGAN, Jr., New York City.
W. EMLÉN ROOSEVELT, New York City.

Managers for the United States, WEED & KENNEDY. Principal office in the United States,
29 and 31 Liberty Street, New York City.

[Organized or Incorporated May 2, 1863. Commenced business in U. S., June 1, 1891.]

CAPITAL STOCK.

Amount of net ledger assets, December 31st of previous year....\$ 743,172.04

INCOME DURING YEAR

As shown by the books at the United States branch office at close
of business December 31st:

Gross premiums and bills unpaid at close of previous year as shown by that year's statement (not included in ledger assets).....\$	89,453.97	
Net collected.....\$	89,453.97	
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	502,379.54	
Total.....\$	591,833.51	
Deduct gross premiums and bills in course of collection at this date (not included in ledger assets).....	68,031.33	
Entire gross premiums collected during the year.....\$	523,802.18	
Deduct reinsurance, rebate, abatement and return premiums...	143,410.46	
Received for premiums other than perpetuals.....	\$	380,391.72
Interest and dividends on stocks and bonds, \$23,887.12; from all other sources, \$99.99 ..	23,987.11	
Total	\$	23,987.11
Total income during the year.....		404,378.83
Total footings.....	\$	1,147,550.87

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business Decem-
ber 31st.

Gross amount paid for losses (including \$53,111.73 occurring in
previous years).....\$ 299,083.93

Deduct amounts received for salvages (on losses of the last or previous years) \$3,020.94, and from reinsurance in other companies, \$17,081.33.....	20,102.27	
Net amount paid during the year for losses.....	\$	278,981.66
Remitted to home office.....		3,623.12
Commissions or brokerage to agents, less received on reinsurance.....		122,993.78
Salaries, fees and all other charges, officers.....		1,500.00
Taxes on premiums.....		2,069.72
Insurance department fees and agents' licenses, \$360.26; municipal licenses, \$107.25; tax on franchise, \$7.96.....		475.47
Advertising, printing and stationery, \$329.72; legal expenses, \$113.01; miscellaneous, \$94.76.....		1,388.49
Losses on sales or maturity of ledger assets.....		81.25
Total expenditures during the year.....	\$	411,113.49
Balances.....		736,437.38

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value of bonds excluding interest.....	\$	618,099.54
Cash in company's office, \$359.48; deposited in banks, \$117,978.36.....		118,337.84
Total.....	\$	736,437.38
Total net ledger assets.....	\$	736,437.38

NON-LEDGER ASSETS.

Interest accrued, on bonds and stocks.....	\$	1,166.67
Total carried out.....	\$	1,166.67
Market value, not including interest in item 9, of bonds and stocks over book value, as per Schedule D.....		32,525.46
Gross premiums in course of collection December 31st, not more than three months due, not included in ledger assets.....	\$	66,159.21
Deduct cost of collection, commission and brokerage.....		17,567.47
Net amount of uncollected premiums, not more than three months due, not included in ledger assets.....		48,591.74
Total admitted assets.....	\$	818,721.25

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, \$14,420.69; not yet due, \$937.19....	\$	15,357.88
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....		21,327.15
Losses resisted, not outlawed, including interest, costs and other expenses thereon.....		3,985.68
Total amount of claims for losses.....	\$	40,670.71
Deduct reinsurance due or accrued, give list of companies and amounts, as per Schedule E.....		3,824.42
Net amount of unpaid losses.....	\$	36,846.29
Gross premiums, less reinsurance, received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks \$307,085.26 unearned premiums, 50 per cent.....	\$	153,512.63
Gross premiums, less reinsurance, received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$130,134.17; unearned premiums, pro rata...		68,784.15
Total unearned premiums as computed above.....	\$	222,296.78

Return premiums, \$11,213.44; and reinsurance premiums, \$2,-341.49; all other liabilities, viz: Miscellaneous, \$564.36.....	14,119.29
Total amount of all liabilities.....	\$ 273,262.36
Divisible surplus.....	545,458.89
Total.....	\$ 818,721.25

MISCELLANEOUS.

	Fire Risks.	Premiums Thereon.
In force on the 31st day of December of the previous year, as per line 5, under this heading in last year's statement.....	\$ 39,038,481	\$ 441,443.02
Written or renewed during the year.....	42,807,528	502,379.54
Total.....	\$ 81,846,009	\$ 943,822.56
Deduct those expired and marked off as terminated.....	42,627,619	478,544.92
In force at the end of the year.....	\$ 39,218,390	\$ 465,277.64
Deduct amount reinsured.....	2,394,681	28,118.21
Net amount in force.....	\$ 36,823,709	\$ 437,159.43
Largest amount written on any one risk, not deducting reinsurance.....		37,500.00

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?..No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire Risks.
Gross risks written.....	\$ 388,325.00
Gross premiums received	5,938.17
Losses paid, gross	70.69
Losses incurred, gross.....	70.69

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
BRITISH AMERICA ASSURANCE COMPANY,

Organized under the laws of the Dominion of Canada, made to the Auditor of State of the State of Iowa,[pursuant to the laws thereof.

President, HON. GEO. A. COX. First Vice-President, J. J. KENNY.
Secretary, P. H. SIMS.

[Incorporated, February 13, 1833. Commenced business in United States July, 1874.]

Home office, 18 and 20 Front street East, Toronto.

CAPITAL STOCK.

Extended at.....	\$1,169,531.10
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INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.

	Fire risks.	Marine and Inland.
Gross premiums written and renewed during the year, as per item 2, page 3, part IV	\$ 1,250,405.95	\$ 385,587.76

IOWA INSURANCE REPORT.

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Deduct reinsurance, rebate, abatement and return premiums	259,645.68	115,005.24	
Received for premiums other than perpetuals	\$ 990,760.27	270,582.52	\$ 1,261,342.79
Total rents and interest.....			31,114.23
Profit on sale or maturity of ledger assets during the year over book values.....			1,975.06
Received from home office.....			38,380.27
Total income during the year.....			\$ 1,332,812.35
Total footings.....			\$ 2,502,343.45

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.			
Gross amount paid for losses (including \$103,117.91 occurring in previous years).....	\$ 828,688.54	\$ 228,128.04	
Deduct amounts received for salvages, (on losses of the last or previous years) \$12,324.78, and from reinsurance in other companies, \$176,249.49	125,797.99	62,776.28	
Net amount paid during the year for losses..	\$ 702,890.55	\$ 165,351.76	868,242.31
Commissions or brokerage to agents, less received on reinsurance.....			230,378.76
Salaries, fees and all other charges, officers, \$7,680; clerks, \$17,864.41; other employees, \$34,879.94			60,366.34
Taxes on premiums.....			28,813.47
Insurance department fees and agents' licenses, \$7,216.88; municipal licenses, \$4,383.96.....			11,600.84
Advertising, printing and stationery, \$10,847.52; legal expenses, \$849.76; miscellaneous, \$52,419.42.....			64,116.70
Total expenditures during the year			\$ 1,263,518.42
Balances			\$ 1,238,825.03

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.			
Mortgage loans on real estate (Schedule B), first liens.....		10,000.00	
Book value of bonds excluding interest, \$954,344.06; and stocks, \$9,960 (Schedule D).....		964,304.06	
Deposited in banks.....		86,671.40	
Bills receivable, \$476.28; agents' debit balances, \$177,373.29; secured		177,849.57	
Total		\$ 1,238,825.03	
Total net ledger assets, as per balances on page 1.....			\$ 1,238,825.03

NON-LEDGER ASSETS.

Interest due, \$10,458.20, and accrued, \$3,880.17 on bonds and stocks.....		14,338.37	
Total carried out			14,338.37
Market value (not including interest, in item 9), of bonds and stocks over book value, as per Schedule D			3,144.70
Gross assets			\$ 1,256,308.10
Total admitted assets.....			\$ 1,256,308.10

NON-LEDGER LIABILITIES.

Losses not yet due.....	21,935.20	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	83,399.19	

Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	3,598.00	
Total amount of claims for losses.....	\$ 108,932.39	
Net amount of unpaid losses.....		108,932.39
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$775,603.52; unearned premiums (50 per cent).....	\$ 387,801.76	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$503,304.76; unearned premiums (pro rata).....	271,086.72	
Gross premiums (less reinsurance, including both cash and bills) received and receivable upon all unexpired inland navigation risks, \$58,841.99; unearned premiums (50 per cent).....	29,420.99	
Gross premiums (less reinsurance—cash and bills) received and receivable upon all unexpired marine risks	1,187.39	
Total unearned premiums as computed above,.....		\$ 689,496.86
Total amount of all liabilities		\$ 798,429.25
Divisible surplus.....		457,878.85
Total.....		\$ 1,256,308.10

MISCELLANEOUS.

	Fire risks.	Premiums thereon.	Marine and inland risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$ 129,158,982	\$ 1,190,856.64	\$ 2,411,469	\$ 43,380.76
Written or renewed during the year....	105,027,258	1,250,405.95	36,916,882	385,587.76
Total.....	\$ 234,186,240	\$ 2,441,262.59	\$ 39,328,351	\$ 428,968.52
Deduct those expired and marked off as terminated.....	112,105,317	1,113,171.26	37,357,413	368,939.14
In force at the end of the year.....	\$ 122,080,923	\$ 1,328,091.33	\$ 1,970,938	\$ 60,029.38
Deduct amount reinsured	2,014,518	22,183.05		
Net amount in force	\$ 120,066,405	\$ 1,305,908.28	\$ 1,970,938	\$ 60,029.38

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?.....	No
Losses incurred during the year, fire, \$706,241.37; marine and inland, \$176,480.44.....	\$882,721.81
Does any officer, director, or trustee receive a commission or royalty on the business of the company?.....	No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks
Gross risks written.....	\$ 984,949.00
Gross premiums received.....	14,066.75
Losses paid.....	8,221.52
Losses incurred.....	8,221.52
Amount at risk.....	1,279,119

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

BUFFALO COMMERCIAL INSURANCE COMPANY,

Organized under the laws of the state of New York, made to the auditor of state of the
state of Iowa, pursuant to the laws thereof.

President, JOHN G. WICKSER.

First Vice-President, JOHN P. DIEHL.

Secretary, GEO. H. HOFHEINS.

[Incorporated April 15, 1896.

Commenced business April 16, 1896.]

Home office, 455 Main street, Buffalo, N. Y.

CAPITAL STOCK.

Amount of capital stock authorized and subscribed for.....	\$	200,000.00
Amount of capital paid up in cash		200,000.00
Amount of net ledger assets, December 31st of previous year...		322,772.92
		<hr/>
Extended at.....		\$ 322,772.92

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.

	Fire risks.	Premiums thereon
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	\$ 15,489.56	
Deduct amount of same not collected.....	7.60	
		<hr/>
Net collected.....	\$ 15,481.96	
Gross premiums written and renewed during the year.....	181,249.00	
		<hr/>
Total.....	\$ 196,730.96	
Deduct gross premiums and bills in course of collection at this date	19,781.80	
		<hr/>
Entire premiums collected during the year.....	\$ 176,949.16	
Deduct reinsurance, rebate, abatement and return premiums...	34,968.37	
		<hr/>
Received for premiums other than perpetuals.....		\$ 141,980.79
Interest on real estate mortgage loans	\$ 6,078.60	
Interest and dividends on stocks and bonds.....	5,811.66	
		<hr/>
Total rents and interest		\$ 11,890.26
		<hr/>
Total income during the year.....		\$ 153,871.05
		<hr/>
Total footings.....		\$ 476,643.97

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross amount paid for losses (including \$15,722 45, occurring in previous years).....	\$ 105,277.71
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Deduct amounts received for salvages (on losses of the last or previous years) \$20.80; and from reinsurance in other companies, \$3,261.72	3,462.52	
Net amount paid during the year for losses.....		101,815.19
Commissions or brokerage to agents, less received on reinsurances.....		35,371.39
Rents (including \$450 for company's use of own buildings.....		450.00
Salaries, fees and all other charges, officers, \$3,900; clerks, \$1,080; other employees, \$1,826.80		6,806.80
Taxes on premiums, \$2,375.13; on other investments, \$216.37...		2,591.50
Insurance department fees and agents' licenses, \$721.86; municipal licenses, \$250; tax on franchise, \$173.99.....		1,145.85
Advertising, printing and stationery, \$579.76; legal expenses, \$55.44; furniture and fixtures, \$361.25; miscellaneous, \$4,417.76		5,414.21
Other disbursements, viz.: United States internal revenue tax, \$925.03; profit and loss items \$12.37.....		937.40
Total expenditures during the year	\$	154,532.34
Balances	\$	322,111.63

LEDGER ASSETS

As per ledger accounts shown by the books at home office at close of business December 31st.		
Mortgage loans on real estate, first liens.....	\$	118,900.00
Book value of bonds excluding interest.....		172,300.00
Cash in company's office, \$1,361.16; deposits in banks, \$29,364.13		30,725.29
Bills receivable		186.34
Total.....	\$	322,111.63
Total net ledger assets.....		322,111.63

NON-LEDGER ASSETS.

Interest due.....	\$	1,847.83
Interest accrued on stocks and bonds.....		277.08
Total carried out.....		2,124.91
Market value (not including interest) of bonds and stocks over book value		5,030.00
Gross premiums in course of collection December 31st, not more than three months due.....	\$	19,781.80
Deduct cost of collection, commission and brokerage.....		4,945.40
Net amount of uncollected premiums, not more than three months due.....		14,836.40
Gross assets.....	\$	344,102.94

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid (due, \$259.66; not yet due, \$220.11..	\$	479.77
Losses in process of adjustment, or in suspense, including all reported and supposed losses	\$	6,960.00
Losses resisted (not outlawed), including interest, costs and other expenses thereon		1,423.32
Total amount of claims for losses.....	\$	8,863.09
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$111,462.66; unearned premiums (50 per cent).....	\$	55,731.32

Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$74,710.24; unearned premiums (pro rata) ...	43,794 63	
Total unearned premiums as computed above.....		99,525.95
Total amount of all liabilities.....		\$ 108,389.04
Joint stock capital actually paid up in cash.....	\$ 200,000.00	
Divisible surplus.....	35,713.90	135,713.90
Total.....		\$ 344,102.94

MISCELLANEOUS.

	Fire risks.	premiums thereon.
In force December 31, 1899.....	\$ 15,564,495	\$ 154,280.85
Written or renewed in 1900.....	17,005,146	181,249.00
Totals.....	\$ 32,569,641	\$ 335,529.85
Deduct expirations and cancellations ..	14,178,807	145,456.77
In force December 31, 1900.....	\$ 18,390,834	\$ 190,073.08
Deduct amount reinsured.....	523,703	3,900.18
Net amount in force.....	\$ 17,867,131	\$ 186,172.90
Largest amount in any one hazard.....		\$5,000.00

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?...	No.
Losses incurred during the year.....	\$ 92,553.17
Total amount of the company's stock owned by the directors at par value.....	48,500.00
Total amount loaned to officers and directors, \$9,000.00; loaned to stockholders not officers, \$6,500.00.....	15,500.00
Does any officer, director, or trustee receive a commission or royalty on the business of the company?.....	No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Gross risks written.....	\$ 150,995.00
Gross premiums received.....	1,746.48
Losses paid.....	149.37
Losses incurred.....	149.37
Amount at risk.....	166,245.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

BUFFALO GERMAN INSURANCE COMPANY,

organized under the laws of the state of New York, made to the auditor of state of the state of Iowa, pursuant to the laws thereof.

President, OLIVER J. EGGERT

First Vice-President, JACOB DOLD

Secretary, CHAS. A. GEORGER.

Second Vice-President, JOHN G. WICKSER.

[Incorporated February 15, 1867. Commenced business February 16, 1867.]

Home office, 447 and 449 Main street, Buffalo, N. Y.

CAPITAL STOCK

Amount of capital stock authorized and subscribed for.....	\$	200,000.00	
Amount of capital paid up in cash.....		200,000.00	
Amount of net ledger assets, December 31st of previous year...		1,953,856.49	
Extended at.....	\$		1,953,856.49

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	\$	45,245.10	
Net collected.....	\$	45,245.10	
Gross premiums written and renewed during the year.....		487,736.17	
Total.....		532,981.27	
Deduct gross premiums and bills in course of collection at this date		51,891.22	
Entire premiums collected during the year.....		481,087.05	
Deduct reinsurance, rebate, abatement and return premiums...		104,490.37	
Received for premiums other than perpetuals.....	\$	376,596.68	\$ 376,596.68
Rents from company's property, including \$2,000 for company's use of own buildings.....		20,950.50	
Interest on real estate mortgage loans, \$24,588.58; on other collateral loans, \$4,051.98; interest and dividends on stocks and bonds, \$31,876.99; from all other sources, \$3,227.68.....		63,745.23	
Total rents and interest....	\$		84,695.73
From other sources, viz: Brokerage.....			2,407.93
Total income during the year.....			463,700.34
Total footings.....	\$		2,417,556.83

DISBURSEMENTS DURING YEAR

As shown by the books at home office at close of business December 31st.

Gross amount paid for losses (including \$25,675.64 occurring in previous years).....	\$	266,557.70	
Deduct amounts received for salvages (on losses of the last or previous years) \$2,079.03; and from reinsurance in other companies, \$27,044.37.....		29,123.46	
Net amount paid during the year for losses.....	\$	237,434.24	\$ 237,434.24
Paid stockholders for interest or dividends; (amount declared during the year).....			\$ 40,000.00
Commissions or brokerage to agents, less received on reinsurance			96,277.91
Rents for company's use of own buildings.....			2,000.00
Salaries, fees and all other charges, officers, \$10,900.00; clerks, \$16,525.84.....			27,425.84
Taxes on premiums, \$7,134.11; on real estate, \$7,345.42; on other investments, personal tax, \$3,871.57.....			18,351.10
Insurance department fees and agents' licenses, \$1,047.63; municipal licenses, \$620.48; tax on franchise, \$452.02			4,564.57
Internal revenue tax.....			2,444.38
Advertising, printing and stationery, \$2,762.62; legal expenses, \$713.37; repairs and expenses on real estate, \$5,637.35; miscellaneous, \$14,626.96.....			23,740.30

Traveling expenses, \$2,948.72; profit and loss, \$460.86; premium paid on securities, \$3,194.83.....	6,604.41
Total expenditures during the year.....	456,398.37
Balances.....	\$ 1,961,158.46

LEDGER ASSETS

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value real estate, unincumbered	\$ 300,000.00
Mortgage loans on real estate, first liens.....	456,860.00
Loans secured by pledge of bonds, stocks or other collateral....	65,200.00
Book value of bonds excluding interest, \$929,186.29; and stocks, \$45,000.00.....	974,186.29
Cash in company's office, \$2,838.98; deposited in banks, \$161,073.19.....	163,912.17
Bills receivable.....	1,000.00
Total	\$ 1,961,158.46
Total net ledger assets.....	\$ 1,961,158.46

NON-LEDGER ASSETS.

Interest due.....	\$ 6,619.88
Interest due, \$990.00, and accrued, \$4,935.60 on bonds and stocks	5,925.60
Interest due	195.00
Rents due	2,918.76
Total carried out.....	\$ 15,679.24
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 51,894.22
Deduct cost of collection, commission and brokerage.....	10,378.84
Net amount of uncollected premiums, not more than three months due.....	\$ 41,515.38
Total admitted assets.....	2,018,353.08

NON-LEDGER LIABILITIES.

Losses adjusted, not yet due.....	\$ 1,758.52
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	21,508.75
Losses resisted (not outlawed) including interest, costs, and other expenses thereon.....	5,168.91
Total amount of claims for losses.....	\$ 28,436.18
Net amount of unpaid losses.....	\$ 28,436.18
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$215,258.73 unearned premiums, 50 per cent.....	\$ 117,389.52
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$463,895.34; unearned premiums, pro rata....	225,153.43
Total unearned premiums as computed above.....	\$ 342,542.95
Total amount of all liabilities.....	\$ 370,979.13
Joint stock capital actually paid up in cash.....	200,000.00
Reserve or guaranty fund, represented by script or otherwise...	1,447,373.95
Divisible surplus.....	1,647,373.95
Total	\$ 2,018,353.08

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December, 1899.....	\$ 65,789.211	\$ 626,586.19
Written or renewed during the year.....	48,370.774	487,736.17
Totals	\$ 114,159,985	\$ 1,114,322.36
Deduct those expired and marked off as terminated.	42,404,770	425,911.23
In force at the end of the year	\$ 71,755,215	\$ 688,411.13
Deduct amount reinsured.	3,839,808	37,937.92
Net amount in force	\$ 67,915,407	\$ 650,473.21
Largest amount in any one hazard.....		5,000.00

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31 last for the purpose of making any entry that affects this statement? No.	
Losses incurred during the year	\$ 237,950.92
Total amount of the company's stock owned by the directors at par value.....	48,700.00
Total amount loaned to officers and directors, \$93,000 00; loaned to stockholders, not officers, \$11,000.00.....	104,000.00
Does any officer, director, or trustee receive a commission or royalty on the business of the company?.....	No.
NOTE—Companies acting under what is known as the "Surplus Law," Chapter 189, Laws of New York, 1874, are required to state:	
The amount of "Special Reserve Fund," according to said law, deposited with the Insurance Department of the State of New York.....	\$ 200,000.00
The amount of "Guaranty Surplus Fund," as provided for by said law.....	200,000.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Gross risks written.....	\$ 867,190.00
Gross premiums received.....	9,520.19
Losses paid.....	8,031.81
Losses incurred.....	5,581.81
Amount at risk.....	1,259,796.00

ANNUAL STATEMENT.

For the year ending December 31, 1900, of the conditions and affairs of the

CALEDONIAN INSURANCE COMPANY.

Organized under the laws of the Kingdom of Great Britain and Ireland, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

U. S. Manager, CHAS. H. POST. Assistant Manager, N. A. McNEIL.

[Incorporated, A. D., 1805. Commenced business in U. S., September, 1890.]

Home office in the U. S., 27 and 29 Pine street, New York City.

CAPITAL STOCK.

Amount of capital stock authorized, \$500,000; subscribed for.....	\$ 2,687,500.00
Amount of capital paid up in cash.....	537,500.00
Amount of net ledger assets, December 31st of previous year....	1,702,812.29
Extended at.....	\$ 1,702,812.29

INCOME DURING YEAR.

As shown by the books at the home office at close of business
December 31st.

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	\$ 170,139.46
Net collected.....	\$ 170,139.46
Gross premiums written and renewed during the year.....	1,702,843.15
Total.....	\$ 1,872,982.61

Deduct gross premiums and bills in course of collection at this date.....	173,096.48
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Entire premiums collected during the year.....	\$ 1,699,886.13
Deduct reinsurance, rebate, abatement and return premiums...	471,477.72

Received for premiums other than perpetuals.....	\$ 1,228,408.41
Interest and dividends on stocks and bonds.....	62,762.90
Profit on sale or maturity of ledger assets during the year over book values.....	14,392.71
Total income during the year.....	\$ 1,305,564.00
Total footings.....	\$ 3,008,376.30

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business Decem-
ber 31st.

Gross amount paid for losses (including \$201,773.23 occurring in previous years).....	\$ 988,840.45
Deduct amounts received for salvages, on losses of the last or previous years, \$10,345.44; and from reinsurance in other companies, \$128,006.76.....	138,352.20

Net amount paid during the year for losses.....	\$ 850,488.25
Commissions or brokerage to agents, less received on reinsur- ances.....	259,400.45
Salaries, fees and all other charges, officers, \$32,863.00; clerks, \$37,202.81; other employees, \$19,942.46.....	90,008.27
Taxes on premiums.....	26,090.39
Insurance department fees and agents' licenses, \$8,761.10; muni- cipal licenses, \$5,238.70; tax on franchise, \$230.00.....	14,229.80
Advertising, printing and stationery, \$11,464.57; legal expenses, \$240.48; furniture and fixtures, \$2,927.73; miscellaneous, \$1,318.47.....	15,951.25
Other disbursements, viz.: internal revenue, \$8,173.67; traveling, office expenses, postage, etc., \$49,557.02.....	57,730.69
Remittance to home office.....	38,478.01
Total expenditures during the year.....	\$ 1,361,047.32
Balances.....	\$ 1,647,328.98

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close
of business December 31st.

Book value of bonds excluding interest, \$1,510,131.01; and stocks, \$26,178.89.....	\$ 1,536,309.90
Cash in company's office, \$903.12; deposited in banks, \$123,931.95	124,835.07

Bills receivable, \$493.96; agents' debit balances, \$621.28; maps and furniture, \$7,463.30; due from other companies, \$871.78; reinsurance on losses already paid, \$1,247.72..... 10,698.04

Total.....\$ 1,671,843.01

Deduct ledger liabilities:

Agents' credit balances, \$2,356.10; all other, \$22,157.93..... 24,514.03

Total net ledger assets.....\$ 1,647,328.98

NON-LEDGER ASSETS.

Interest due, \$9,225.00, and accrued, \$5,259.15, on bonds and stocks.....\$ 14,484.15

Total carried out.....\$ 14,484.15

Market value of bonds and stocks over book value..... 68,350.10

Gross premiums in course of collection December 31st, more than three months due.....\$ 164,024.98

Deduct cost of collection, commission and brokerage..... 35,245.85

Net amount of uncollected premiums, not more than three months due.....\$ 128,779.13

Gross premiums in course of collection December 31st, more than three months due.....\$ 9,071.50

Gross commission..... 1,910.32

Net.....\$ 7,161.18

Gross assets.....\$ 1,858,942.36

Deduct assets not admitted:

Furniture, fixtures and safes.....\$ 7,463.30

Agents' debit balances, unsecured..... 621.28

Total\$ 8,084.58

Total admitted assets.....\$ 1,850,857.78

NON-LEDGER LIABILITIES

Losses adjusted and unpaid, due, \$37.75; not yet due, \$78,358.37. \$ 78,436.12

Losses in process of adjustment, or in suspense, including all reported and supposed losses..... 48,540.70

Losses resisted (not outlawed) including interest, costs and other expenses thereon..... 11,196.12

Total amount of claims for losses.....\$ 138,172.94

Deduct reinsurance due or accrued..... 25,707.48

Net amount of unpaid losses.....\$ 112,465.46

Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$937,721.08; unearned premiums 50 per cent.....\$ 468,860.54

Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$883,978.37; unearned premiums, pro rata.... 450,296.74

Total unearned premiums as computed above.....\$ 919,157.28

Contingent..... 10,000.00

Total amount of all liabilities.....\$ 1,041,622.74

Divisible surplus.....	809,235.04
Total.....	\$ 1,850,857.78

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force December 31, 1899.....	\$ 201,164.302	\$ 1,976,143.54
Written or renewed in 1900.....	156,983,363	1,702,843.15
Totals.....	\$ 358,147,665	\$ 3,678,987.69
Deduct expirations and cancellations.....	152,761.443	1,598,166.24
In force December 31, 1900.....	\$ 205,386.222	\$ 2,080,820.45
Deduct amount reinsured.....	23,791.040	219,121.00
Net amount in force.....	\$ 181,595,182	\$ 1,821,699.45

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement? No

Losses incurred during the year, fire.....\$ 796,862.52

Does any officer, director, or trustee receive a commission or royalty on the business of the company?.....No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Gross risks written	\$2,727,937.00
Gross premiums received... ..	40,451.62
Losses paid	19,586.64
Losses incurred	18,091.12
Amount at risk.....	4,546,561.00

ANNUAL STATEMENT

For the year ending December 31st, 1900, of the condition and affairs of the

CITIZENS' INSURANCE COMPANY.

Organized under the laws of the State of New York, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, E. A. WALTON. Vice-President, GEO. H. MCLEAN.

Secretary, F. M. PARKER.

[Incorporated, April, 1836. Commenced business. April. 1837.]

Home office, 156 Broadway, New York City.

CAPITAL STOCK.

Amount of capital stock authorized, \$2,500,000; subscribed for..	\$ 300,000.00
Amount of capital paid up in cash.....	300,000.00
Amount of net ledger assets December 31st of previous year....	432,212.04
Extended at.....	\$ 432,212.04

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st :

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	\$ 154,952.67
Deduct amount of same not collected.....	2,604.72
Net collected.....	152,347.95

Gross premiums written and renewed during the year.....	899,380.23	
Total.....	\$ 1,051,728.18	
Deduct gross premiums and bills in course of collection at this date	175,062.26	
Entire premiums collected during the year.....	\$ 876,665.92	
Deduct reinsurance, rebate, abatement and return premiums...	193,234.56	
Received for premiums other than perpetuals.....		\$ 683,431.36
Rents from company's property, including \$1,200 for company's use of own buildings.....	\$,311.66	
Interest on real estate mortgage loans, \$1,164; on other collateral loans, \$541.27.....	1,705.27	
Interest and dividends on stocks and bonds, \$15,820; from all other sources, \$11.77.....	15,831.77	
Total rents and interest.....		\$ 22,848.70
Profit on sale or maturity of ledger assets during the year over book values.....		9,303.55
From all other sources, viz: Refunded tax.....		2,000.00
Total income during the year.....		717,583.61
Total footings.....		\$ 1,149,795.65

DISBURSEMENTS DURING YEAR

As shown by the books at home office at close of business December 31st:

Gross amount paid for losses (including \$34,234.17 occurring in previous years)	\$ 568,627.53	
Deduct amounts received for salvages (on losses of the last or previous years) \$10,091.18; and from reinsurance in other companies, \$99,843.24.....	109,934.42	
Net amount paid during the year for losses.....		\$ 458,693.11
Paid stockholders for interest or dividends; (amount declared during the year, \$24,000).....		23,989.30
Interest paid to scripholders.....		644.70
Commissions or brokerage to agents, less received on reinsurance.....		162,088.67
Salaries and allowances to agents.....		2,400.00
Rents (including \$1,200 for company's use of own buildings)		8,946.16
Salaries, fees and all other charges, officers, \$22,166.00; clerks, \$40,974.08; other employees, \$1,208.00.....		64,348.08
Taxes on premiums, \$6,730.48; on real estate, \$787.13; on other investments, \$106.09.....		7,623.70
Insurance department fees and agents' licenses, \$1,566.00; municipal licenses, \$7.48.....		1,573.48
Advertising, printing and stationery, \$22,286.60; legal expenses, \$200.00; repairs and expenses on real estate, \$83.49; furniture and fixtures, \$367.50; miscellaneous, \$3,887.85.....		26,825.44
Total expenditures during the year.....		757,132.64
Balances.....		\$ 392,663.01

LEDGER ASSETS

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value real estate, unincumbered.....	\$ 58,517.46
Mortgage loans on real estate, first liens.....	20,300.00
Loans secured by pledge of bonds, stocks or other collateral....	15,000.00

Book value of bonds, excluding interest, \$178,412.50; and stocks \$9,369.73.....	267,782.23	
Cash in company's office, \$2,314.69; deposited in banks, \$33,909.34.....	36,224.03	
Total.....	\$ 397,823.72	
Deduct ledger liabilities: Agent's credit balances.....	5,160.71	
Total net ledger assets.....	\$ 392,663.01	

NON-LEDGER ASSETS

Interest due, \$270.00, and accrued, \$101.50 on mortgages.....	371.50	
Interest accrued, on bonds and stocks.....	2,683.33	
Interest accrued, on collateral loans.....	150.00	
Rents due.....	2,680.00	
Total carried out.....	\$ 5,884.83	
Market value of real estate over book value.....	31,482.54	
Market value of bonds and stocks over book value.....	183,167.77	
Gross premiums in course of collection December 31st, not more than three months due.....	175,062.26	
Deduct cost of collection, commission and brokerage.....	28,362.50	
Net amount of uncollected premiums, not more than three months due.....	146,699.76	
Due from other companies on loss already paid as below.....	8,665.78	
Total admitted assets.....	\$ 768,563.69	

NON-LEDGER LIABILITIES

Losses adjusted and unpaid, due, \$6,309.68; not yet due, \$9,195.21.....	15,504.89	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	27,733.11	
Losses resisted, not outlawed, including interest, costs and other expenses thereon.....	3,108.50	
Total amount of claims for losses.....	\$ 46,346.50	
Deduct reinsurance due or accrued.....	14,196.50	
Net amount of unpaid losses.....	\$ 32,150.00	
Gross premiums, less reinsurance, received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$271,130.36 unearned premiums, 50 per cent.....	135,565.18	
Gross premiums, less reinsurance, received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$350,794.02; unearned premiums, pro rata....	195,519.32	
Total unearned premiums as computed above.....	\$ 331,084.50	
Cash dividends remaining unpaid to stockholders.....	416.20	
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued.....	700.00	
Return premiums, \$679.32; and reinsurance premiums, \$1,980.56	2,659.88	
Total amount of all liabilities.....	\$ 367,010.58	
Joint stock capital actually paid up in cash.....	300,000.00	
Divisible surplus.....	101,553.11	401,553.11
Total.....	\$ 768,563.69	

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5 under this heading in last year's statement.....\$	86,588.321 \$	637,259.07
Written or renewed during the year	107,348.282	849,380.23
Total.....\$	193,936,603 \$	1,536,639.30
Deduct those expired and marked off as terminated.....	109,886,713	844,821.30
In force at the end of the year.\$	84,049,890 \$	691,818.00
Deduct amount reinsured	8,738,342	69,893.62
Net amount in force.....\$	75,311,548 \$	621,924.38
Largest amount writtten on any one risk, not deducting reinsurance	\$	40,000.00
Reinsured		15,000.60

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?.....	No.
Scrlp dividends declared during the year.....\$	644.70
Losses incurred during the year.....	452,700.44
Total amount of the company's stock owned by the directors at par value.....	123,060.00
Loaned to stockholders, not officers.....	15,000.00
Does any officer, director, or trustee receive a commission or royalty on the business of the company?.....	No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire risks.
Gross risks written.....\$	195,470.00
Gross premiums received.....	2,601.27
Losses paid.....	207.98
Losses incurred.....	207.98
Amount at risk.....	186,722.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
CITIZENS' INSURANCE COMPANY,

Organized under the laws of the State of Pennsylvania, made to the Auditor of State of the
State of Iowa, pursuant to the laws thereof.

President, J. R. SNINELY. Secretary, HOWARD WELCH.

[Incorporated March 7, 1849. Commenced business March, 1850.

CAPITAL STOCK

Amount of capital stock authorized and subscribed for	\$ 500,000.00
Amount of capital paid up in cash.....	500,000.00
Amount of net ledger assets, December 31st of previous year ...	713,695.55
Extended at.	\$ 713,695.55

INCOME DURING YEAR,

As shown by the books at home office at close of business December 31st.

	Fire risks.	Premiums thereon.
Gross premiums and bills unpaid at close of previous year. as shown by that year's statement.....	\$ 30,692.58	
Deduct amount of same not collected	670.55	
Net collected.....	\$ 30,022.03	
Gross premiums written and renewed during the year	299,636.37	
Total	\$ 329,658.40	
Deduct gross premiums and bills in course of collection at this date	28,242.04	
Entire premiums collected during the year.....	\$ 301,416.36	
Deduct reinsurance, rebate, abatement and return premiums...	66,185.50	
Received for premiums other than perpetuals.		\$ 235,230.86
Rents from company's property, including \$2,000 for company's use of own buildings	\$ 8,103.81	
Interest on real estate mortgage loans, \$16,686.58; on other collateral loans, \$1,209.90.....	19,896.48	
Interest and dividends on stocks and bonds, \$10,981.26; from all other sources, \$42,912.....	11,410.38	
Total rents and interest.....		\$ 39,410.67
Total income during the year.....		\$ 274,641.53
Total footings.....		\$ 988,337.08

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross amount paid for losses (including \$29,272.14 occurring in previous years).....	\$ 202,975.97	
Deduct amounts received for salvages (on losses of the last or previous years). \$1,137.83; and from reinsurance in other companies, \$24,100.03.....	25,237.86	
Net amount paid during the year for losses.....		\$ 177,738.11
Paid stockholders for interest or dividends.....		30,000.00
Commissions or brokerage to agents, less received on reinsurance.....		54,873.42
Rents (including \$2,000 for company's use of own buildings)....		2,000.00
Salaries, fees and all other charges, officers, \$9,299.88; clerks, \$3,960.00; other employees, \$600.00.....		13,859.88
Taxes on premiums, \$5,503.15; on real estate, \$2,447.30; on other investments, \$1,500.....		9,450.45
Insurance department fees and agents' licenses, \$1,637; municipal licenses, \$314.50.....		1,951.50
Advertising, printing and stationery, \$2,411.73; legal expenses, \$2,803; repairs and expenses on real estate, \$768.13; miscellaneous, \$9,844.63.....		13,263.42
Losses on sales or maturity of ledger assets.....		109.62
Total expenditures during the year.....		\$ 303,246.40
Balances		\$ 685,090.68

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value real estate, unincumbered	\$	85,358.39	
Mortgage loans on real estate, first liens		261,597.20	
Loans secured by pledge of bonds, stocks, or other collateral...		63,800.00	
Book value of bonds excluding interest \$56,884.28; and stocks, \$173,795.27		230,679.55	
Cash in company's office, \$2,919.54; deposited in banks, \$40,736.00		43,655.54	
		<hr/>	
Total	\$		685,090.68

NON-LEDGER ASSETS.

Interest due, \$382.15; and accrued, \$3,652.03, on mortgages	\$	4,034.18	
Interest due.		337.44	
Rents due.		1,005.83	
		<hr/>	
Total carried out	\$		5,377.45
Market value of real estate over book value			37,200.72
Market value (not including interest) of bonds and stocks over book value			63,768.45
Gross premiums in course of collection December 31st, not more than three months due	\$	25,805.12	
Deduct cost of collection, commission and brokerage		3,194.46	
		<hr/>	
Net amount of uncollected premiums, not more than three months due			22,610.66
Gross premiums in course of collection December 31st, more than three months due	\$	2,436.92	
		<hr/>	
Gross assets	\$		814,047.96

NON-LEDGER LIABILITIES.

Losses adjusted not yet due		11,027.63	
Losses in process of adjustment, or in suspense, including all reported and supposed losses		10,372.00	
Losses resisted (not outlawed), including interest, cost and other expenses thereon		1,000.00	
		<hr/>	
Total amount of claims for losses	\$	22,399.63	
Deduct reinsurance due or accrued		1,052.10	
		<hr/>	
Net amount of unpaid losses	\$		21,347.53
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$168,542.96; unearned premiums (50 per cent)	\$	84,271.48	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$186,904.21; unearned premiums (pro rata) ...		97,594.51	
		<hr/>	
Total unearned premiums as computed above			181,865.99
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued			7,737.48
Return premiums, \$53.70; and reinsurance premiums, \$403.28; all other liabilities			456.98
		<hr/>	
Total amount of all liabilities	\$		211,407.98
Joint stock capital actually paid up in cash	\$	500,000.00	
Divisible surplus		102,639.98	602,639.98
		<hr/>	
Total	\$		814,047.96

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5 under this heading in last year's statement.....	\$ 31,215,390	\$ 351,965.54
Written or renewed during the year.....	24,656,381	299,636.37
Total	\$ 55,871,771	\$ 651,601.91
Deduct those expired and marked off as terminated.....	21,606,439	267,299.78
In force at the end of the year.....	\$ 34,265,332	\$ 384,302.13
Deduct amount reinsured.....	2,454,594	28,854.96
Net amount in force.	\$ 31,810,738	\$ 355,447.17
Largest amount written on any one risk, not deducting reinsurance		5,000.00

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?..No.	
Losses incurred during the year.....	\$ 169,813.50
Total amount of the company's stock owned by the directors at par value.....	64,600.00
Total amount loaned to officers and directors, \$17,600; loaned to stockholders, not officers. \$26,650.90.....	44,250.00
Does any officer, director, or trustee receive a commission or royalty on the business of the company?.....	No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Gross risks written.....	\$ 466,489.99
Gross premiums received.....	5,884.69
Losses paid.....	6,617.97
Losses incurred.....	6,343.45
Amount at risk.....	700,734.98

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
COLONIAL INSURANCE COMPANY,

Organized under the laws of the State of New York, made to the Auditor of the State of Iowa,
pursuant to the laws thereof.
President, LEO. H. WISE. *First Vice-President, GEO. C. CLARKE.*
Second Vice-President, S. S. PALMER. *Secretary, E. E. HALL.*
[Incorporated June 16, 1896. Commenced business, July 15, 1896.]
Home office, 45, 47, 49 Cedar St., New York City.

CAPITAL STOCK.

Amount of capital stock authorized, \$200,000; subscribed for.....	\$ 200,000.00
Amount of capital paid up in cash	200,000.00
Amount of ledger assets, December 31st of previous year.....	680,764.58
Extended at.....	\$ 680,764.58

IOWA INSURANCE REPORT.

INCOME DURING YEAR.

As shown by the books at the home office at close
of business December 31st:

	FIRE.	MARINE AND INLAND.	
Gross premiums and bills unpaid at close of pre- vious year as shown by that year's statement....	\$ 121,307.55	\$ 22,110.15	
Net collected.....	\$ 121,367.55	\$ 22,110.15	
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	289,840.81	71,382.12	
Total....	\$ 411,208.36	\$ 93,492.27	
Deduct gross premiums and bills in course of col- lection at this date.....	73,616.17	12,812.33	
Entire gross premiums collected during the year...	\$ 337,592.19	\$ 80,679.94	
Deduct reinsurance, rebate, abatement and return premiums	150,924.66	16,724.37	
Received for premiums other than perpetuals.....	\$ 186,667.53	\$ 63,955.57	\$ 250,623.10
Interest and dividends on bonds ..		18,725.90	
Total rents and interest.....			\$ 18,725.90
From all other sources, viz: (Itemize profit and loss account) gain in value of U.S. government bonds.....			1,725.00
Total income during the year.....			271,074.00
Total footings			\$ 951,838.58

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of bus-
iness December 31st.

	FIRE.	MARINE AND INLAND.	
Gross amount paid for losses (including \$..... occurring in previous years.....	\$ 387,361.95	\$ 40,485.93	
Deduct amounts received for salvages (on losses of the last or previous years), and from reinsurance in other companies.....	52,958.99	15,090.09	
Net amount paid during the year for losses.....	\$ 334,402.96	\$ 25,395.84	\$ 359,798.80
Commissions or brokerage to agents, less received on reinsur- ances.....			70,073.70
Salaries, fees and all other charges, officers.....			3,940.00
Taxes on premiums.....			9,160.06
Insurance department fees and agents' licenses			2,385.50
Legal expenses.....			3,129.11
Other disbursements, viz: internal revenue, \$1,903.23; Washing- ton reinsurance contract, \$35,442.45.....			37,345.68
Total expenditures during the year			485,832.85
Balances			\$ 466,005.73

LEDGER ASSETS

As per ledger accounts shown by the books at the home office
at close of business December 31st.

Book value of bonds excluding interest.....	\$ 460,750.00	
Cash in company's office, \$957.68; deposited in banks, \$4,298.05....	5,255.73	
Total	\$ 466,005.73	
Total net ledger assets, as per balances on page 1.....		\$ 466,005.73

NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$	1, 291. 67	
Total carried out.....			1, 291. 67
Gross premiums in course of collection December 31st, not more than three months due.....		86, 428. 50	
Deduct cost of collection, commission and brokerage.....		22, 452. 73	
Net amount of uncollected premiums, not more than three months due	\$		63, 975. 77
Gross assets.....			531, 273. 17

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid not yet due	\$	12, 369. 23	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....		58, 122. 42	
Total amount of claims for losses.....	\$	70, 491. 65	
Deduct reinsurance due or accrued (give list of companies and amounts), as per schedule E.....		2, 538. 60	
Net amount of unpaid losses.....	\$		67, 953. 05
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$198.996 34; unearned premiums (50 per cent.).....	\$	99, 498. 17	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$32, 048. 18; unearned premiums (pro rata).....		15, 822. 63	
Gross premiums (less reinsurance) (including both cash and bills) received and receivable upon all unexpired inland navigation risks, \$63, 832. 14; unearned premiums (50 per cent.)..		31, 916. 07	
Total unearned premiums as computed above.....	\$		147, 236. 87
Return premiums, \$11, 536. 53; and reinsurance premiums, \$2, 374. 33			13, 910. 86
Total amount of all liabilities.....	\$		229, 100. 78
Joint stock capital actually paid up in cash	\$	200, 000. 00	
Divisible surplus.....		102, 172. 39	302, 172. 39
Total.....	\$		531, 273. 17

MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.	Marine and inland risks.	Premiums thereon.
In force on the 31st day of December of the previous year, as per line 5 under this heading in last year's statement	\$ 56, 720, 088	\$ 511, 531. 95	\$ 2, 107, 382	\$ 65, 179. 49
Written or renewed during the year.....	28, 813. 575	289, 840. 81	2, 732. 367	71, 382. 12
Total	\$ 85, 533, 663	\$ 800, 372. 76	\$ 4, 839, 749	\$ 136, 561. 61
Deduct those expired and marked off as terminated	61, 757. 063	558, 772. 59	2, 988, 671	72, 579. 47
In force at the end of the year.....	\$ 23, 776, 600	\$ 241, 600. 17	\$ 1, 851, 078	\$ 63, 982. 14
Deduct amount reinsured.....	1, 319, 298	10, 555. 65	4, 500	150. 00
Net amount in force.	\$ 22, 457, 302	\$ 231, 044. 52	\$ 1, 846, 578	\$ 63, 832. 14

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31 last for the purpose of making any entry that affects this statement?.No.

Gross losses incurred during the year, \$302,611.33; marine and inland \$37,631.48.
Total amount of the company's stock owned by the directors at par value.....\$ 91,350.00
Does any officer, director, or trustee receive a commission or royalty on the business of the company?.....No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

Gross risks written.....\$ 101,000.00
Gross premiums received..... 1,072.89
Losses paid..... 5,662.94
Losses incurred..... 1,028.81
Amount at risk..... 100,000.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
COMMERCIAL UNION ASSURANCE COMPANY.
(Limited.)

Organized under the laws of the Kingdom of Great Britian, made to the Auditor of State
of the State of Iowa, pursuant to the laws thereof.
A. H. WRAY, *Manager for the U. S.*
[Incorporated, September 28, 1861. Commenced business, in U. S. January, 1871.]
Home office in U. S., 60 William Street.

CAPITAL STOCK.

Amount of capital stock authorized, \$12,500,000; subscribed for, \$ 1,250,000.00
Amount of capital paid up in cash..... 1,250,000.00
Amount of net ledger assets, December 31st of previous year ... 3,170,430.95
Extended at..... \$ 3,170,430.95

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st:
Gross premiums and bills unpaid at close of previous year, as
shown by that year's statement.....\$ 400,106.70 \$ 3,827.02
Net collected..\$ 400,106.70 \$ 3,827.02
Gross premiums written and renewed during the
year, as per item 2, page 3, part VI..... 3,626,627.04 102,216.47
Total..... \$ 3,626,733.74 \$ 106,043.49
Deduct gross premiums and bills in course of col-
lection at this date 485,832.12 4,303.09
Entire premiums collected during the year.\$ 3,140,901.62 \$ 101,740.40
Deduct reinsurance, rebate, abatement and re-
turn premiums..... 646,694.54 18,557.58
Received for premiums other than perpetuals.\$ 2,494,207.08 \$ 83,182.82 \$ 2,577,389.90
Rents from company's property, including \$110.50 for com-
pany's use of own buildings.....\$ 44,561.80
Interest on real estate mortgage loans..... 11,032.50
Interest and dividends on stocks and bonds..... 74,680.13
Total rents and interest..... \$ 130,274.43

IOWA INSURANCE REPORT.

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Profit on sale or maturity of ledger assets during the year over book values.....	, 529.66
Received from foreign reinsurance companies.....	38,494.93
Total income during the year	2,752,688.89
Total footings.	\$ 5,923,119.84

DISBURSEMENTS DURING YEAR

As shown by the books at home office at close of business December 31st.

	Fire.	Marine and Inland.
Gross amount paid for losses, including \$312,648.73 occurring in previous years).....	\$ 1,899,872.25	\$ 42,284.99
Deduct amounts received for salvages, on losses of the last or previous years), \$14,421.45; and from reinsurance in other companies, \$126,260.16.....	131,714.14	8,967.47
		1,801,475.63
Net amount paid during the year for losses.....	\$ 1,626,015.75	\$ 33,317.52
Commissions or brokerage to agents, less received on reinsurance.....		492,586.90
Rents, including \$110.52 for company's use of own buildings.....		21,398.25
Salaries, fees and all other charges; officers, \$25,255.63; clerks, \$67,836.67; other employees, \$47,539.37.....		140,631.61
Taxes on premiums, \$48,550.94; on real estate, \$9,799.01.....		58,349.95
Insurance department fees and agents' licenses, \$11,272.61; municipal licenses, \$7,179.06; tax on franchise, \$2,289.18; internal revenue tax, \$16,009.48.....		36,750.33
Advertising, printing and stationery, \$19,711.46; legal expenses \$1,156.61; repairs and expenses on real estate, \$18,009.58; furniture and fixtures' \$477.24; miscellaneous, \$92,323.05...		131,657.99
Remittances to home office during the year.....		101,444.79
Total expenditures during the year.....		\$ 2,784,295.45
Balances.....		\$ 3,138,824.39

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value real estate (Schedule A) unincumbered.....	\$ 800,000.00
Mortgage loans on real estate (Schedule B,) first liens.....	230,500.00
Book value of bonds excluding interest, \$1,740,890.83; and stocks \$248.50 (Schedule D).....	1,765,740.83
Cash in company's office, \$10,635.86; deposited in banks, \$177,098.83	187,704.69
Due from Palatine Insurance Co., of Manchester. since paid...	143,266.53
Agents' debit balances.	11,612.34
Total.....	\$ 3,138,824.39
Total net ledger assets.....	\$ 3,138,824.39

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$ 4,010.41
Interest accrued on bonds and stocks.....	17,308.30
Rents on company's property or lease.....	8,055.54
Total carried out.....	29,374.25
Market value of real estate over book value, as per Schedule A..	88,148.69
Market value (not including interest, in item 9), of bonds and stocks over book value, as per Schedule D.....	117,652.92

Gross premiums in course of collection December 31st, not more than three months due.....	\$ 479,631.19	
Deduct cost of collection, commission and brokerage.....	61,639.59	
Net amount of uncollected premiums, not more than three months due.....		\$ 414,991.60
Gross premiums in course of collection December 31st, more than three months due.....	\$10,504.02	
Gross assets.....		\$ 3,788,991.85
Deduct assets not admitted:		
Agents' debit balances, unsecured.....	\$ 891.40	
Bonds and stocks, \$1.000; other \$663.12.....	1,653.12	
Total.....		2,554.52
Total admitted assets.....		\$ 3,786,437.33
NON-LEDGER LIABILITIES.		
Losses adjusted not yet due.....	\$ 145,110.00	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	150,415.00	
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	49,500.00	
Total amount of claims for losses.....	\$ 345,025.00	
Deduct reinsurance due or accrued (give list of companies and amounts), as per Schedule E.....	23,356.00	
Net amount of unpaid losses.....		\$ 321,649.00
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$1,919,103.38 unearned premiums (50 per cent).....	959,551.69	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$1,930,220.03; unearned premiums (pro rata).....	980,511.07	
Gross premiums (less reinsurance, including both cash and bills) received and receivable upon all unexpired Inland Navigation risks, \$34,131.93; unearned premiums (50 per cent).....	17,065.56	
Total unearned premiums as computed above.....		\$ 1,957,128.72
Amount reclaimable by the insured on perpetual fire insurance policies, being 90 per cent of the premium or deposit received	97,723.54	
Return premiums, \$4,820.62 and reinsurance premiums, \$2,355.95		7,176.57
Total amount of all liabilities.....		\$ 2,383,677.83
Divisible surplus.....	1,402,759.50	
Total.....		\$ 3,786,437.33

FIRE RISKS AND PREMIUMS.

	Fire risks	Premiums thereon.	Marine and Inland.	Pms. thereon.
In force December 31st of previous year.....	\$423,181,789	\$3,927,661.28	\$ 385,725	\$ 19,255.86
Written or renewed during the year.....	309,974.637	3,226,627.04	38,509,391	102,216.47
Total.....	\$733,159,425	\$7,156,288.32	\$38,895,111	121,472.33
Deduct those expired and marked off as terminated.....	303,424,516	3,076,165.29	38,086,015	85,259.67
In force at the end of the year.....	\$429,734,889	4,080,122.03	809,096	36,212.66
Deduct amount re-insured.....	28,017.211	222,799.62	53,000	2,080.73
Net amount in force.....	\$401,717,678	\$3,857,323.41	\$ 756,096	\$ 34,131.93

PERPETUAL BUSINESS.

	Amount of risk.	Total premium.	Interest premium
Perpetual risks in force Dec. 31, of previous year.....	\$5,107,328.11	\$ 106,737.57	} \$ 3,010.86
Perpetual risks written during year.....	368,141.92	7,530.80	
Total.....	\$5,475,470.03	\$ 114,268.37	
Deduct those marked off as terminated.....	282,63.00	5,080.66	
In force December 31st, 1900.....	\$5,193,107.03	\$ 108,581.71	
Losses incurred on perpetual risks during the year.....	\$613.24		
Losses paid on perpetual risks during the year.....	613.24		

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire Ris s.	Tornado.	Aggregate
Amount at risk.....	\$2,011,023.00	\$ 75,725.00	\$2,086,748.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
CONCORDIA FIRE INSURANCE COMPANY.

organized under the laws of the state of Wisconsin, made to the auditor of state of the state
of Iowa, pursuant to the laws thereof.

President, GEORGE BRUMDER. First Vice-President, JOHN SCHROEDER.
Secretary, FRANK DAMKOEHLER.

[Incorporated March 7, 1870. Commenced business March 22, 1870.]

CAPITAL STOCK

Amount of capital stock authorized and subscribed for.....	\$ 500,000.00	
Amount of capital paid up in cash.....	200,000.00	
Extended at.....		\$ 798,529.13

INCOME DURING YEAR.

As shown by the books at home office at close of business De-
cember 31st.

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	\$ 128,055.51
Deduct amount of same not collected	6,243.41

Net collected.....	\$ 121,812.10
Gross premiums written and renewed during the year, as per item 2, page 3 part VI.....	940,577.15

Total.....	\$ 1,062,389.25
Deduct gross premiums and bills in course of collection at this date	121,086.34

Entire premiums collected during the year.....	\$ 938,302.91
Deduct reinsurance, rebate, abatement and return premiums...	277,748.75

Received for premiums other than perpetuals.....	\$ 660,554.16	\$ 660,554.16
Rents from company's property, including company's use of own buildings.....	1,132.83	
Interest on real estate mortgage loans, and on other collateral loans.....	21,910.83	

Interest and dividends on stocks and bonds, from all other sources	13,820.00	
Total rents and interest.....	\$	36,863.66
Total income during the year.....		697,417.82
Total footings.....	\$	1,495,946.95

DISBURSEMENTS DURING YEAR

As shown by the books at home office at close of business December 31st.

Gross amount paid for losses.....	\$	455,649.11	
Deduct amounts received for salvages (on losses of the last or previous years) \$2,922.36; and from reinsurance in other companies, \$88,556.33.....		91,478.69	
Net amount paid during the year for losses.....	\$	364,170.42	\$ 364,170.42
Paid stockholders for interest or dividends; (amount declared during the year).....			20,000.00
Commissions or brokerage to agents, less received on reinsurances			174,514.92
Rents for company's use of own buildings less \$30 from subleases			2,370.00
Salaries, fees and all other charges, officers, \$5,034.50; clerks, \$29,249.			34,283.50
Taxes on premiums, \$18,771.59; on real estate, \$205.37.			18,976.98
Insurance department fees and agents' licenses, \$3,962.37; municipal licenses, \$929.95			4,891.42
Advertising, printing and stationery, \$14,284.72 legal expenses, \$1,294.55; repairs and expenses on real estate, \$323.98; furniture and fixtures, \$214.25; miscellaneous, \$37,432.67			42,550.17
Total expenditures during the year.....	\$	672,757.41	
Balances.....	\$	823,189.54	

LEDGER ASSETS

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value real estate, (Schedule A), unincumbered.....	\$	16,492.04	
Mortgage loans on real estate, (Schedule B), first liens.....		459,730.00	
Book value of bonds excluding interest, (Schedule D).....		292,738.79	
Cash in company's office, \$166.34; deposited in banks, \$54,062.37.		54,228.71	
Total	\$	823,189.54	
Total net ledger assets, as per balance on page 1			\$ 823,189.54

NON-LEDGER ASSETS.

Interest due, \$4,273.60, and accrued. \$4,259.71, on mortgages.....	\$	8,533.31	
Interest due and accrued on bonds and stocks		5,294.58	
Total carried out.....	\$	13,827.89	
Market value of real estate over book value, as per schedule A..			507.96
Gross premiums in course of collection December 31st, not more than three months due.....	\$	124,086.34	
Deduct cost of collection, commission and brokerage.....		28,369.43	
Net amount of uncollected premiums, not more than three months due.....	\$	95,716.91	
Gross assets.....	\$	933,242.30	

Deduct assets not admitted:

Bonds and stocks,	4,750.26
Total admitted assets.....	\$ 928,492.04

NON-LEDGER LIABILITIES.

Losses adjusted, not yet due.....	\$ 17,515.34	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	23,677.60	
Losses resisted (not outlawed) including interest costs, and other expenses thereon.....	9,415.00	
Total amount of claims for losses.....	\$ 50,607.94	
Deduct reinsurance due or accrued (give list of companies and amounts), as per Schedule E.. ..	18,412.43	
Net amount of unpaid losses.....	\$ 32,195.51	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks. unearned premiums, 50 per cent.....	174,499.66	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, unearned premiums, pro rata.....	361,825.55	
Total unearned premiums as computed above.....	\$ 536,325.21	
Total amount of all liabilities.....	\$ 568,520.72	
Joint stock capital actually paid up in cash.....	\$ 200,000.00	
Reserve or guaranty fund, represented by script or otherwise...	159,971.32	
Divisible surplus.....	359,971.32	
Total	\$ 928,492.04	

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force December 31st day of December of the previous year as per line 5, under this heading in last year's statement.	\$ 95,256,231	\$ 1,036,212.54
Written or renewed during the year.....	86,075,501	940,577.15
Totals.....	\$ 181,331,735	\$ 1,976,789.69
Deduct those expired and marked off as terminated	66,016,524	731,929.97
In force at the end of the year	\$ 115,315,211	\$ 1,244,859.72
Deduct amount reinsured.....	17,802,702	205,586.56
Net amount in force.....	\$ 97,512,509	\$ 1,039,273.16

GENERAL INTERROGATORIES.

Losses incurred during the year.....	\$ 348,413.04
Total amount of the company's stock owned by the directors at par value.....	105,100.00
Total amount loaned to officers and directors, \$5,000.00; loaned to stockholders not officers, \$1,800.00.....	6,800.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire and Tornado risks.
Gross risks written.....	\$ 45,055.66
Gross premiums received.....	58,169.83
Losses paid.....	25,823.57
Losses incurred.....	17,902.35

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

CONNECTICUT FIRE INSURANCE COMPANY,

Organized under the laws of the State of Connecticut, made to the Insurance Department of the State of Iowa, pursuant to the laws thereof.

President, J. D. BROWNE.; *Secretary*, CHARLES R. BURT

[Incorporated, June, 1850. Commenced business July, 1850.]

Home office, 51 Prospect Street, Hartford.

CAPITAL STOCK.

Amount of capital stock authorized, \$1,000,000; subscribed.....	\$ 1,000,000.00
Amount of capital paid up in cash.....	1,000,000.00
Amount of net ledger assets, December 31, of previous year....	3,679,053.07
Extended at.....	\$ 3,679,053.07

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement \$	160,900.00
Add for under estimate.....	19,250.39

Total collected	\$ 180,159.39
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	\$ 2,399,742.80

Total.....	\$ 2,579,902.19
Deduct gross premiums and bills in course of collection at this date	171,500.00

Entire premiums collected during the year \$	2,408,402.19
Deduct re-insurance, rebate, abatement, and return premiums.....	352,763.65

Received for premiums, other than perpetuals	\$ 2,055,638.54
Interest on real estate mortgage loans \$53,440.55; on other collateral loans, \$1,446.26.....	\$ 54,886.81
Interest and dividends on stocks and bonds, and from all other sources.....	99,204.23

Total rents and interest.....	\$ 154,091.04
Profit on sale or maturity of ledger assets during the year over book values.....	36,301.09

Total income during the year.....	\$ 2,246,030.67
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Total footings.....	\$ 5,925,083.74
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DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross amount paid for losses (including \$191,451.99: occurring in previous years)	\$ 1,209,572.96
Deduct amounts received for salvages, (on losses of the last or previous years) \$6,960.36 and from reinsurance in other companies, \$50,570.36.....	\$ 57,531.12
Net amount paid during the year for losses.....	\$ 1,152,041.84
Paid stockholders for interest or dividends; amount declared during the year.....	100,000.00
Commissions or brokerage to agents, less received on reinsurances.....	386,553.75
Rents	9,375.04
Salaries, fees and all other charges, officers, clerks, and other employees.....	169,084.07
Taxes on premiums \$56,774.44. On real estate, deducted from gross rentals, hence not included here.....	56,774.44
Insurance Dep't fees and agents' licenses, \$11,568.99; municipal licenses, \$5,390.17; tax on franchise, paid by stockholders personally.....	16,959.16
Advertising, printing, stationery, legal and miscellaneous expenses, (repairs and expenses on real estate, dededucted from gross rentals, hence not included here).....	147,665.58
Total expenditures during the year	\$ 2,038,453.88
Balances	\$ 3,886,629.86

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value real estate (Schedule A), unincumbered	\$ 211,200.00
Mortgage loans on real estate (Schedule B), first liens.....	1,173,650.00
Book value of bonds excluding interest, \$1,692,818.76; and stocks, \$396,177.97 (Schedule D).....	2,088,996.73
Cash in company's office, \$443.04; deposited in bank \$278,135.72	278,578.76
Bills receivable, \$446,095.19; agents' debit balances, \$88,109.18; secured	134,204.37
Total.....	\$ 3,886,629.86
Total net ledger assets, as per balances on page 1.....	\$ 3,886,629.86

NON-LEDGER ASSETS.

Market value (not including interest, in item 9), of bonds and stocks over book value, as per Schedule D	\$ 110,065.27
Gross premiums, (excluding return premiums and re-insurance) in course of collection December 31st, not more than three months due.....	\$ 146,500.00
Deduct cost of collection, commission, and brokerage and other expenses.....	61,300.00
Net amount of uncollected premiums, not more than three months due.....	\$ 85,200.00
Gross assets	\$ 4,081,895.13
Total admitted assets.....	\$ 4,081,895.13

NON-LEDGER LIABILITIES.

Losses not yet due.....	\$ 59,391.49
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	126,301.05

Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	19,046.13	
Total amount of claims for losses.....	\$ 204,738.67	
Deduct re-insnrance due or accrued (give list of companies and amounts), (schedule E).....	13,868.05	
Net amount of unpaid losses.....		\$ 109,870.62
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$1,264,933.20; unearned premiums (50 per cent).....	\$ 632,466.60	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$2,155,182.35; unearned premiums, (pro rata).....	1,165,896.90	
Total unearned premiums as computed above,.....		\$ 1,798,363.50
Total amount of all liabilities		\$ 1,989,234.12
Joint-stock capital actually paid up in cash.....	\$ 1,000,000.00	
Divisible surplus.....	1,092,661.01	2,092,661.01
Total		\$ 4,081,895.13

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year.....	\$ 276,696,254	\$ 3,226,884.41
Written or renewed during the year	206,600.395	2,399,742.80
Total	\$ 483,296,649	\$ 5,626,627.21
Deduct those expired and marked off as terminated.....	171,896,612	2,022,715.87
In force at the end of the year.....	\$ 311,400,037	\$ 3,603,911.34
Deduct amount reinsured	14,547,330	183,795.79
Net amocnt in force.....	\$ 296,852,707	\$ 3,420,115.55
Largest risk in any one hazard, \$5,000 ordinarily, though depends on risk and location.		

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?.....	No
Losses incurred during the year.....	\$1,142,197.56
Total amount of the company's stock owned by the directors at par value.....	\$ 28,900.00
Total amount loaned to officers and directors, \$21,500; loaned to stockholders, not officers, \$27,500.	
Does any officer, director or trustee receive a commission or royalty on the business of the company?.....	No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire and tornado risks
Gross risks written.....	\$ 4,034,173.00
Gross premiums received.....	50,422.20
Losses paid.....	21,627.46
Losses incurred.....	18,107.42

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
CONTINENTAL INSURANCE COMPANY,

Organized under the laws of the state of New York, made to the auditor of state of the
state of Iowa, pursuant to the laws thereof.

President, F. C. MOORE. *Secretary Brooklyn Department*, CHAS. H. DUTCHER,
Vice-President, HENRY EVANS. *Assistant Secretary*, J. E. LOPEZ.
Secretary, EDWARD LANNING. *Assistant Secretary*, E. L. BALLARD.

[Organized November, 1852. Commenced business January, 1853.]

Principal office, No. 46 Cedar street, New York.

CAPITAL STOCK.

Amount of capital stock authorized and subscribed for.....	\$ 1,000,000.00
Amount of capital paid up in cash	1,000,000.00
Amount of net ledger assets, December 31st of previous year.....	8,709,143.99
Extended at.....	\$ 8,709,143.99

INCOME DURING YEAR.

As shown by the books at home office at close of business Decem-
ber 31st.

	Fire.	Marine and Inland.
Gross premiums and bills unpaid at close of pre- vious year, as shown by that year's statements\$	665,743.56	
Deduct amount of same not collected.....	18,621.68	
Net collected.....\$	647,121.88	
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	4,960,236.11	
Total.....\$	5,607,357.99	
Deduct gross premiums and bills in course of col- lection at this date.....	677,662.58	
Entire premiums collected during the year.\$	4,929,695.41	
Deduct re-insurance, rebate, abatement, and re- turn premiums.....	635,164.43	
Received for premiums, other than per- petuals.....\$	4,294,530.98	\$ 4,294,530.98
Rents, company's use of own buildings.....\$	68,810.56	
Interest on real estate mortgage loans.....	3,769.14	
Interest and dividends on stocks and bonds, \$329,437.60; from all other sources, \$17,681.35.....	347,118.95	
Total rents and interest		\$ 419,698.65

Profit on sale or maturity of ledger assets during the year over book values.....	405,180.05
Total income during the year.....	\$ 5,119,409.68
Total footings.....	\$ 13,828,553.67

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross amount paid for losses (including \$313,963.39, occurring in previous years).....	\$ 2,357,305.30
Deduct amounts received for salvages (on losses of the last or previous years) \$12,984.23; and from reinsurance in other companies, \$124,021.76.....	137,005.99
Net amount paid during the year for losses.....	\$ 2,220,299.31
Paid stockholders for interest or dividends; amount declared during the year.....	250,000.00
Scrip or certificates of profits redeemed in cash, \$21; interest paid to scripolders, \$.90.....	21.90
Commissions or brokerage to agents, less received on reinsurances.....	880,650.39
Rents.....	7,655.00
Salaries, fees and all other charges, officers, \$71,748.12; clerks, \$158,103.50; other employees, \$87,426.58.....	317,278.20
Taxes on premiums, \$111,254.24; on real estate, \$14,928.43.....	126,182.67
Insurance department fees and agents' licenses, \$10,496; municipal licenses, \$8,666.47; tax on franchise, \$1,440.....	20,602.47
Advertising, printing and stationery, \$38,945.17; legal expenses, \$5,043.63; repairs and expenses on real estate, \$31,680.84; furniture and fixtures, \$1,994.61; miscellaneous, \$191,177.66..	268,841.91
Total expenditures during the year	\$ 4,091,531.8
Balance.....	\$ 9,737,021.82

LEDGER ASSETS

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value real estate (Schedule A), unincumbered.....	\$ 1,106,250.00
Mortgage loans on real estate (Schedule B), first liens.....	60,210.00
Book value of bonds, excluding interest, \$2,423,923.75; and stocks, \$5,508,224.24, (Schedule D).....	7,932,147.99
Cash in company's office, \$2,304.01; deposits in banks, \$636,109.82	638,413.83
Total.....	\$ 9,737,021.82
Total net ledger assets.....	9,737,021.82

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$ 819.28
Interest accrued on bonds and stocks.....	66,696.66
Interest accrued on other assets.....	725.12
Rents accrued on company's property or lease.....	1,614.00
Total carried out.....	\$ 69,855.06
Market value (not including interest) of bonds and stocks over book value (Schedule D).....	153,732.01
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 740,662.58

Deduct cost of collection, commission and brokerage.....	63,000.00	
Net amount of uncollected premiums, not more than three months due.....		677,662.58
Gross premiums in course of collection December 31st more than three months due.....	\$328,602.32	
Gross assets.....		\$ 10,638,271.47
Total admitted assets.....		\$ 10,638,271.47

NON-LEDGER LIABILITIES.

Losses in process of adjustment, or in suspense, including all reported and supposed losses	\$ 349,335.64	
Losses resisted (not outlawed), including interest, costs and other expenses thereon	40,815.00	
Total amount of claims for losses.....	\$ 390,150.64	
Deduct reinsurance due or accrued.....	18,483.89	
Net amount of unpaid losses.....		\$ 371,666.75
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$2,617,106.68; unearned premiums (50 per cent).....	\$ 1,308,553.34	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$5,620,211.61; unearned premiums (pro rata) ..	2,963,564.18	
Total unearned premiums as computed above.....		\$ 4,272,117.52
Principal unpaid on scrip or certificates of profits or ordered to be redeemed.....		28,480.00
Interest due or accrued remaining unpaid.....		6,089.34
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued.....		15,000.00
Commissions, brokerage and other charges due to agents and brokers, on premiums.....		120,828.56
Reinsurance premiums.....		13,550.00
All other liabilities, viz: Reserve for contingencies.....		300,000.00
Total amount of all liabilities.....		\$ 5,127,732.17
Joint-stock capital actually paid up in cash.....	\$ 1,000,000.00	
Reserve or guaranty fund, represented by scrip, or otherwise, special reserve fund.....	600,000.00	
Divisible surplus.....	3,910,539.30	5,510,539.30
Total.....		\$ 10,638,271.47

MISCELLANEOUS.

	Fire Risks.	Premiums Thereon.
In force on the 31st day of December of the previous year, as per line 5, under this heading in last year's statement.....	\$ 845,888,939	\$ 7,815,812.37
Written or renewed during the year.....	600,640,582	4,960,236.11
Total	\$ 1,446,529,521	\$ 12,776,048.48
Deduct those expired and marked off as terminated.....	544,069,152	4,304,904.68
In force at the end of the year.	\$ 902,460,369	\$ 8,471,143.80
Deduct amount reinsured.....	21,351,398	233,825.51
Net amount in force ...	\$ 881,108,971	\$ 8,237,318.29
Largest amount written on any one risk, not deducting reinsurance.		100,000.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.	Tornado.	Aggregate.
Gross risks written.....	\$ 10,876,225.00	\$ 3,896,980.00	\$ 14,773,205.00
Gross premiums received.....	157,744.39	24,826.25	182,770.64
Losses paid.....	90,433.09	3,049.84	93,482.93
Losses incurred.....	89,141.88	3,194.00	92,295.88
Amount at risk.....	40,129,834.00	14,684,152.00	54,813,986.00

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?.....No.
What amount of installment notes is owned and now held by the company?.....\$ 1,492,695.14
Have any of these notes been hypothecated, sold, or used in any manner as security for money loaned during the year? If so, what amount?...,.....No.
Losses incurred during the year, fire, \$2,233,050.89; tornado, \$34,512.30..... 2,257,563.19
Total amount of the company's stock owned by the directors at par value..... 170,200.00
Total amount loaned to officers and directors..... 1,000.00
Does any officer, director or trustee receive a commission or royalty on the business of the company?.....No.
The amount of "Special Reserve Fund," according to said law, deposited with the Insurance Department of the State of New York..... 600,000.00
The amount of "Guaranty Surplus Fund," as provided for by said law..... 600,000.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire Risks.	Tornado.	Aggregate.
Gross risks written.....	\$10,876,275.00	\$ 3,896,980.00	\$14,773,205.00
Gross premiums received.....	157,744.39	24,826.25	182,770.64
Losses paid.....	90,433.09	3,049.84	93,481.93
Losses incurred.....	89,141.88	3,194.00	92,295.88
Amount at risk.....	40,129,834.00	14,684,152.00	54,813,986.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
DELAWARE INSURANCE COMPANY OF PHILADELPHIA.

Organized under the laws of the State of Pennsylvania, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, TATTNALL PAULDING. *First Vice-President, CHARLES H. YARNALL.*
Secretary, HENRY LYLURN.

[Incorporated, April 10, 1835. Commenced business, August 6, 1835.]

Home office, Third and Walnut streets.

CAPITAL STOCK.

Amount of capital stock authorized.....	\$ 1,000,000.00
Amount of capital paid-up in cash.....	702,875.00
Amount of net ledger assets, December 31st of previous year....	1,440,252.92
Extended at.....	\$ 1,440,252.92

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st:

Fire.

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement	\$ 130,029.56
Net collected.....	\$ 130,029.56
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.	1,084,959.73
Total	\$ 1,214,989.29

Deduct gross premiums and bills in course of collection at this date	121,244.21	
Entire premiums collected during the year. \$	1,093,745.08	
Deduct reinsurance, rebate, abatement, and return premiums	408,745.44	
Received for premiums, other than perpetuals	\$ 684,999.64	\$ 684,999.64
Deposit premiums, recived on perpetual risks		14,613.15
Rents from company's property, including \$6,200 for company's use of own buildings.	\$ 9,820.00	
Interest on real estate mortgage loans, \$4,529.16; on other collateral loans, \$245.83.	4,774.99	
Interest and dividends on stocks and bonds, \$37,157.06; from all other sources, \$9,219.28	46,376.34	
Total rents and interest.		\$ 60,971.33
Profit on sale or maturity of ledger assets during the year over book values.		1,062.67
From all other sources, viz.: (Itemize profit and loss account).. . . .		49.89
Total income during the year.		\$ 761,696.68
Total footings		\$ 2,201,949.60

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross amount paid for losses (including \$61,394.45 occurring in previous years)	\$ 534,848.15	
Deduct amounts received for salvages (on losses of the last or of previous years) and from reinsurance in other companies.	60,293.63	
Net amount paid during the year for losses.	\$ 474,554.52	\$ 474,554.52
Deposit premiums returned		4,595.81
Paid stockholders for interest or dividends (amount declared during the year)		42,172.50
Commissions or brokerage to agents, less received on reinsurance		146,882.44
Rents (including \$6,200 for company's use of own building)		8,672.26
Salaries, fees and all other charges		72,702.30
Taxes on premiums, \$19,964.32; on real estate, \$1,958.04		21,922.36
Insurance department fees and agents' licenses, \$2,663.05; municipal licenses, \$2,767.10; tax on franchise, \$2,153.33		7,583.48
Advertising, printing and stationery, \$9,985.08; repairs and expenses on real estate, \$3,380.93; furniture and fixtures, \$3,499.51; miscellaneous, \$46,373.45		63,238.97
Total expenditures during the year		842,344.64
Balance		\$ 1,359,604.96

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st

Book value real estate (Schedule A), unincumbered	\$ 157,764.50
Mortgage loans on real estate (Schedule B), first liens.	128,700.00
Loans secured by pledge of bonds, stocks, or other collaterals (Schedule C).	50,000.00
Book value of bonds excluding interest, \$825,177.01; and stocks, \$29,375 (schedule D)	854,552.01
Cash in company's office \$469.48; deposited in bank, \$157,197.66.	157,677.14
Bills receivable, \$329.37; agent's debit balances, \$46,828.39; secured (letter 2-23)	47,157.66

Sundry book accounts.....	684.21	
Total	\$ 1,396,525.52	
Deduct ledger liabilities:		
Reinsurance, \$36,494.36; all other, \$426.20.....	36,920.56	
Total net ledger assets, as per balance on page 1.....		\$ 1,359,604.96

NON-LEDGER ASSETS.

Interest accrued on mortgages	\$ 1,818.34	
Interest accrued on bonds and stocks.....	12,749.57	
Rents due and accrued on company's property or lease.....	639.23	
Total carried out.		\$ 15,207.07
Market value of real estate over book value, as per Schedule A ..		4,735.50
Market value, not including interest, in item 9, of bonds and stocks over book value (Schedule D.).....		26,343.99
Gross premiums in course of collection December 31st, not more than three months due	121,244.21	
Deduct cost of collection, commission and brokerage	20,000.00	
Net amount of uncollected premiums, not more than three months due.....		101,244.21
Premiums on perpetual policies in course of collection		1,079.42
Gross assets.....		\$ 1,508,215.15
Total admitted assets.....		\$ 1,508,215.15

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due.....	\$ 1,296.52	
Losses in process of adjustment, or in suspense, including all reported and supposed losses	73,404.48	
Losses resisted (not outlawed) including interest, costs and other expenses thereon.....	1,875.00	
Total amount of claims for losses.	\$ 76,576.00	
Deduct re-insurance due or accrued (give list of companies and amounts), as per Schedule E.	12,909.00	
Net amount of unpaid losses.....		\$ 63,667.00
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$360,609.60; unearned premiums (50 per cent)....	\$ 180,304.80	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$663,949.61; unearned premiums (<i>pro rata</i>)	\$ 346,576.00	
Total unearned premiums as computed above.....		\$ 526,880.80
Amount reclaimable by the insured on perpetual fire insurance policies, being 90 and 95 per cent. of the premium or deposits received.		108,924.50
Cash dividends remaining unpaid, to stockholders.....		77.00
Total amount of all liabilities		\$ 699,549.30
Joint stock capital actually paid up in cash.	\$ 702,875.00	
Divisible surplus.....	105,790.85	808,665.85
Total.....		\$ 1,508,215.15

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December, of the preceding year as per line 5, under this heading in last year's statement.....	\$ 115,990,258	\$ 1,302,101.72
Written or renewed during the year.....	94,592,824	1,084,959.73
Totals	\$ 210,583,082	\$ 2,387,061.45
Deduct those expired and marked off as terminated.....	79,401,168	996,247.70
In force at the end of the year	\$ 131,181,914	\$ 1,390,813.75
Deduct amount reinsured.	24,345,868	366,254.54
Net amount in force	\$ 106,836,046	\$ 1,024,559.21
Perpetual risk (not included above), \$4,255,958.	Premiums on same, \$121,027.22.	
Largest amount written on any one risk, not deducting reinsurance, \$15,000.		

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement? No.

Losses incurred during the year.....\$ 475,730.00

Total amount of the company's stock owned by the directors at par value..... 62,575.00

Does any officer, director or trustee receive a commission or royalty on the business of the company? No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire Risks.
Gross risks written	\$1,070,157.00
Gross premiums received.....	14,289.41
Losses paid	5,063.71
Losses incurred	5,452.46
Amount at risk.....	1,935,801.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

DETROIT FIRE AND MARINE INSURANCE COMPANY,

Organized under the laws of the State of Michigan, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, WILLIAM A. MOORE. Vice-President, C. L. ANDREWS

Secretary, A. H. McDONELL.

[Incorporated, February 1, 1866. Commenced business, March 14, 1866.]

Home office, 91 Griswold street, Detroit.

CAPITAL STOCK.

Amount of capital stock authorized, \$500,000; subscribed for...	\$ 500,000.00
Amount of capital paid up in cash.....	500,000.00
Amount of net ledger assets, December 31st of previous year...	1,243,470.74
Extended at.....	\$ 1,243,470.74

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.

	Fire.	Marine and Inland.
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.\$	35,117.95	\$ 1,433.39

Gross premiums written and renewed during the year, as per item 2, page 3, part VI	251,472.03	75,597.54	
Total	\$ 286,589.98	\$ 77,030.93	
Deduct gross premiums and bills in course of collection at this date	44,067.44	4,213.74	
Entire premiums collected during the year	\$ 242,522.54	\$ 72,817.19	
Deduct reinsurance, rebate, abatement and return premiums	48,638.53	11,471.00	
Received for premiums other than perpetuals..	\$ 193,884.01	\$ 61,346.19	\$ 255,230.20
Rents from company's property, including company's use of own buildings		6,099.84	
Interest on real estate mortgage loans, \$59,594.23; on other collateral loans, \$320.37		59,914.60	
Interest and dividends on stocks and bonds, \$4,261.62; from all other sources, \$9,417.36		13,678.98	
Total rents and interest.....			79,693.42
Profit on sale or maturity of ledger assets during the year over book values, on sale of real estate			141.05
From all other sources, viz: On exchange of U S. bonds with government for 2 per cents of 1930			3,546.69
Total income during the year			338,611.36
Total footings			\$ 1,582,082.10

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

	Fire.	Marine and Inland.	
Gross amount paid for losses (including \$21,742.39 occurring in previous years).....	\$ 125,040.83	\$ 26,325.97	
Deduct amounts received for salvages (on losses of the last or previous years) \$1,971.77; and from reinsurance in other companies, \$19,186.71	18,933.72	2,224.76	
Net amount paid during the year for losses..	\$ 106,107.11	\$ 24,101.21	\$ 130,208.32
Paid stockholders for interest or dividends (amount declared during the year).....			50,000.00
Commissions or brokerage to agents, less received on reinsurances.....			31,269.27
Rents			3,000.00
Salaries, fees and all other charges, officers, \$9,700.00; clerks, \$8,500.00; other employees, \$4,279.94			22,479.94
Taxes on premiums, \$4,585.36; revenue, \$1,540.71; on other investments, \$11,586.67			17,712.74
Insurance department fees and agents' licenses, \$689.06; municipal licenses. \$333.57			1,022.63
Miscellaneous			15,721.13
Losses on sales or maturity of ledger assets.....			991.98
Agents' balance charged off, \$35.34; depreciation of real estate, \$23,588.97			23,624.31
Total expenditures during the year.....			296,030.32
Balances			\$ 1,286,051.78

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value real estate (Schedule A) unincumbered	\$ 309,241.61
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IOWA INSURANCE REPORT.

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Mortgage loans on real estate (Schedule B) first liens.....	797,846.88	
Loans secured by pledge of bonds, stocks or other collateral (Schedule C)	3,500.00	
Book value of bonds excluding interest.....	106,000.00	
Cash in company's office, \$6,146.42; deposited in banks, \$61,- 48.96	67,615.38	
Advances on losses and claims on vessels and cargoes	1,462.03	
Bills receivable	385.88	
<hr/>		
Total net ledger assets as per balances on page 1.....		\$ 1,286,051.78

NON-LEDGER ASSETS

Interest due, \$20,479.42, and accrued, \$406.83 on mortgages.....	\$ 20,886.25	
Interest due.....	360.00	
Interest accrued on collateral loans	93.05	
Interest due.....	1,000.25	
<hr/>		
Total carried out.....		\$ 22,339.55
Market value, not including interest in item 9, of bonds and stocks over book value, as per Schedule D.....		5,000.00
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 45,441.81	
Deduct cost of collection, commission and brokerage.....	10,852.39	
Net amount of uncollected premiums, not more than three months due.....		34,589.42
Gross premiums in course of collection December 31st, more than three months due, carried in.....	\$2,839.37	
Gross assets		1,347,980.75
Deduct assets not admitted :		
Agents' debit balances, unsecured ...	2,608.43	
Bills receivable, past due	10.88	
Total		2,619.31
<hr/>		
Total admitted assets.....		\$ 1,345,361.44

NON-LEDGER LIABILITIES.

Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	20,099.96	
Losses resisted (not outlawed) including interest, costs and other expenses thereon.....	2,300.00	
<hr/>		
Total amount of claims for losses.....	\$ 22,399.96	
Net amount of unpaid losses.....		\$ 22,399.96
Gross premiums, less reinsurance, received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$132,999.76; unearned premiums (50 per cent).....	66,499.88	
Gross premiums, less reinsurance, received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$176,469.90; unearned premiums (pro rata) ..	92,022.83	
Gross premiums (less reinsurance) received and receivable upon all unexpired Inland Navigation risks, \$37,084.73; unearned premiums (50 per cent)	18,542.37	
<hr/>		
Total unearned premiums as computed above.....		\$ 177,065.08
<hr/>		
Total amount of all liabilities		\$ 199,465.04
Joint stock capital actually paid up in cash.....	\$ 500,000.00	
Divisible surplus	645,896.40	1,145,596.40
<hr/>		
Total.....		\$ 1,345,361.44

MISCELLANEOUS.

	Fire Risks.	Premiums thereon.	Marine and Inl'd.	Premiums- thereon.
In force on the 31st day of December of the pre- vious year as per line 5, under this heading in last year's statement.....	\$ 27,729,671	\$274,814.98	\$ 319,887	\$17,481.06.
Written or renewed during the year.....	25,537,316	251,472.03	7,130,334	75,597.54
Total.....	\$ 53,266,987	\$529,287.01	\$7,450,221	\$93,078.60.
Deduct those expired and marked off as termi- nated.....	22,052,854	216,817.35	6,826,696	55,993.88.
In force at the end of the year.....	\$ 31,214,133	\$309,469.66	\$ 623,525	\$37,084.73.
Net amount in force	\$ 31,214,133	\$309,469.66	\$ 623,525	\$37,084.73.

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business De- cember 31st last for the purpose of making any entry that affects this state- ment?.....	No.
Losses incurred during the year, fire, \$99,371.94; marine and inland, \$27,431.07.\$	126,803.07
Total amount of the company's stock owned by the directors at par value.....	108,800.00
Total amount loaned to officers and directors, \$16,000; loaned to stockholders, not officers, \$10,000.00.....	26,000.00
Does any officer, director or trustee receive a commission or royalty on the busi- ness of the company.....	No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Gross risks written.....	\$ 439,965.00
Gross premiums received.....	5,267.33
Losses paid.....	5,712.40
Losses incurred.....	4,704.65
Amount at risk.....	614,918.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the conditions and affairs of the
EAGLE FIRE COMPANY,

Organized under the laws of the State of New York, made to the Auditor of State of the State
of Iowa, pursuant to the laws thereof.

President, ALEXANDER J. CLINTON. Secretary, THOMAS J. GAINES.
[Incorporated, April 22, 1806. Commenced business, August 6, 1806.]

CAPITAL STOCK.

Amount of capital stock authorized \$300,000.00; subscribed for...\$	300,000.00
Amount of capital paid up in cash.....	300,000.00
Amount of net ledger assets December 31st of previous year....	1,049,384.70
Extended at.....	\$ 1,049,384.70

INCOME DURING YEAR.

As shown by the books at home office at close of business Decem-
ber 31st.

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....\$	40,325.65
Deduct amount of same not collected	835.20
Net collected.....\$	39,490.45
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	327,826.66
Total.....\$	367,317.11

Deduct gross premiums and bills in course of collection at this date	53,900.96	
Entire premiums collected during the year.....\$	313,416.15	
Deduct reinsurance, rebate, abatement and return premiums..	59,019.87	
Received for premiums other than perpetuals.....		\$ 254,396.28
Rents from company's property including company's use of own buildings.....	15,250.04	
Interest on real estate mortgage loans	895.00	
Interest and dividends on stocks and bonds, \$37,448.48; from all other sources, \$248.....	37,696.48	
Total rents and interest.....		\$ 53,841.52
Total income during the year.....		308,237.80
Total footings.....		\$ 1,357,622.50

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st:

Gross amount paid for losses (including \$29,188.50 occurring in previous years)	\$ 207,874.61	
Deduct amounts received for salvages (on losses of the last or previous years), \$3,015.94; and from reinsurance in other companies, \$37,611.62.....	40,627.56	
Net amount paid during the year for losses.....		\$ 167,247.05
Paid stockholders for interest or dividends (amount declared during the year \$37,500)		37,326.00
Commissions or brokerage to agents, less received on reinsurance.....		70,741.49
Salaries, fees and all other charges; officers, \$20,500.00; clerks, \$13,573.66.....		34,073.66
Taxes on premiums, \$2,500.95; on real estate, \$6,483.68; internal revenue, \$1,716.09.		10,700.72
Insurance department fees and agents' licenses, \$681.78; municipal licenses, \$404; fire marshal tax Ohio, \$74.74; tax on franchise, \$597.05 ...		1,757.57
Advertising, printing and stationery, \$1,233.26; legal expenses, \$1,288.45; repairs and expenses on real estate, \$6,755.94....		9,277.65
Losses on sales or maturity of ledger assets, \$651.25; other disbursements, viz.: directors' fees, \$540; fire patrol, \$1,091.83; general expenses, \$6,464.65; interest, \$2,241.10		10,988.83
Total expenditures during the year.....		342,112.97
Balances		\$ 1,015,509.53

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value real estate (Schedule A) unincumbered.....\$	375,000.00
Mortgage loans on real estate (Schedule B), first liens.....	23,000.00
Book value of bonds and stocks	657,334.43
Cash in company's office, \$1,825.47; deposited in banks, \$18,349.63	20,175.10
Total.....\$	1,075,509.53

DEDUCT LEDGER LIABILITIES.

Borrowed money.....	60,000.00
Total net ledger assets.....	\$ 1,015,509.53

NON-LEDGER ASSETS.

Interest due, \$362.50, and accrued, \$520.00 on mortgages.....	\$	882.50	
Interest accrued on bonds and stocks.....		4,010.50	
Interest accrued		29.00	
Rents due, \$300; and accrued, \$2,041.70 on company's property or lease..		2,341.70	
Total carried out	\$		7,263.70
Market value of real estate over book value, as per Schedule A..			35,000.00
Market value (not including interest in item 9) of bonds and stocks over book value, as per Schedule D			250,979.57
Gross premiums in course of collection December 31st, not more than three months due.....	\$	53,879.71	
Deduct cost of collection, commission and brokerage..		12,456.22	
Net amount of uncollected premiums, not more than three months due.....	\$		41,423.49
Gross premiums in course of collection December 31st, more than three months, carried in, \$121.25... ..			
Due from other companies for reinsurance on losses already paid, viz.: Liverpool & London & Globe, \$19.23; Colonial, \$21.95; Nassau, \$217.03... ..			258.21
Gross assets.....			\$1,350,434.50

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid (due, \$6,578.29; not yet due, \$6,056.41) \$	12,634.70	
Losses in process of adjustment, or in suspense, including all re- ported and supposed losses.....	9,193.02	
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	1,068.73	
Total amount of claims for losses.....	\$	22,896.45
Deduct reinsurance due or accrued (give list of companies and amounts) as per Schedule E.....		6,948.47
Net amount of unpaid losses.....	\$	15,947.98
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks \$146,198.43; unearned premiums (50 per cent).....	73,099.21	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$317,686.42; unearned premiums, (pro rata).....	165,462.37	
Total unearned premiums as computed above.....		238,561.58
Cash dividends remaining unpaid to stockholders.....		1,942.24
Salaries rent, expenses, taxes, bills, accounts, fees, etc., due or accrued.		1,236.55
Return premiums, \$5,455.33; and reinsurance premiums, \$4,260.58.....	\$	9,715.91
All other liabilities, viz.: Internal revenue.....		9,913.79
Total amount of all liabilities.....	\$	267,602.14
Joint stock capital actually paid up in cash	300,000.00	
Divisible surplus.....	782,832.36	1,082,832.36
Total.....	\$	1,350,434.50

MISCELLANEOUS.

	Fire risks	Premiums thereon.
In force on the 31st day of December of the previous year, as per line 5, under this heading in last year's statement.....	\$ 76,858,369	\$ 492,770.51

Written or renewed during the year.....	50,023,357	327,826.66
Total.....	\$ 126,881,726	\$ 820,597.17
Deduct those expired and marked off as terminated	41,762,243	286,923.94
In force at the end of the year.....	85,119,483	533,673.23
Deduct amount reinsured.....	11,433,872	69,788.38
Net amount in force	\$ 73,685,611	\$ 463,884.85

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?.....	No
Losses incurred during the year.....	152,931.93
Total amount of the company's stock owned by the directors at par value.....	30,680.00
Does any officer, director, or trustee receive a commission or royalty on the business of the company.....	No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

Gross risks written.....	\$ 558,865.00
Gross premiums received	6,057.79
Losses paid	3,473.41
Losses incurred	966.55
Amount at risk.....	915,395.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
ERIE FIRE INSURANCE COMPANY.

Organized under the laws of the State of New York, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, JOHN ESSER
First Vice-President, JOHN A. MILLER.
Secretary, JOHN A. STEIN.

[Incorporated March 14, 1874. Commenced business March 18, 1874.]

Home office, 14-15 Mooney Brisbane building.

CAPITAL STOCK.

Amount of capital stock authorized, \$200,000.00; subscribed for..	\$ 200,000.00
Amount of capital paid up in cash.	200,000.00
Extended at.....	\$ 605,430.49

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	\$ 415,991.32
Total.....	\$ 415,991.32
Entire premiums collected during the year.....	\$ 415,991.32
Deduct reinsurance, rebate, abatement and return premiums..	190,024.32
Received for premiums other than perpetuals.....	\$ 225,967.00
Rents from company's property, including for company's own buildings.....	326.50

Interest on real estate mortgage loans, \$26,567.92; on other col- lateral loans, \$175.00.....	26,742.92	.
Interest and dividends from banks.....	239.15	
<hr/>		
Total rents and interest.....	\$	27,308.57
Total income during the year.....	\$	253,275.57
Total footings.	\$	858,706.06

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business De-
cember 31st:

	Fire.	Marine and inland.	
Gross amount paid for losses (including \$21,- 274.48 occurring in previous years.....)	\$ 274,631.82	\$	2,079.15
Deduct amounts received for salvages (on losses of the last or previous years,) \$2,100.20; and from reinsurance in other companies, \$82,- 789.80.....	84,890.00		
<hr/>			
Net amount paid during the year for losses	\$ 189,741.82	2,079.15	\$ 191,820.97
Paid stockholders for interest or dividends; (amount declared during the year. \$6,000.).....			6,000.00
Commissions or brokerages to agents less received on reinsur- ances.....			38,674.51
Rents			1,000.00
Salaries, fees and all other charges, officers, \$7,440; clerks, \$12, 819.76.....			20,259.76
Taxes on premiums.....			3,890.32
State and local tax.....			5,945.36
Internal revenue.....			1,350.50
Insurance department fees and agents' licenses.....			1,504.53
Advertising, printing and stationery, \$2,308.08; legal expenses, \$9,136.51; furniture and fixtures, \$465.10; miscellaneous, \$3,388.35; tax on premiums, including \$3,890.32; traveling expenses, \$2,265.92.....			15,298.04
Total expenditures during the year.....			288,009.91
Balances			\$ 570,696.15

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at
close of business December 31st.

Book value real estate (Schedule A) unincumbered.	\$	7,668.77
Mortgage loans on real estate (Schedule B), first liens		384,880.00
Loans secured by pledge of bonds, stocks, or other collateral, (Schedule C.....)		3,150.00
Cash in company's office, \$498.97; deposited in banks, \$16,875.04.....		17,374.01
<hr/>		
Total ledger assets.....		570,696.15

NON-LEDGER ASSETS.

Interest due on collateral loans.....	87.50	
Due from Munich Reinsurance company.....	976.61	
Agents' debit balances, including amount due for reinsurance. ..	156,559.26	
Interest due, \$1,031.00, and accrued, \$5,784.90, on mortgages...		6,815.90
<hr/>		
Gross assets.....		577,512.05

NON-LEDGER LIABILITIES

Losses adjusted and unpaid.....	\$	9,472.39
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Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	16,495.87	
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	2,600.00	
Total amount of claims for losses.....	\$ 28,568.26	
Deduct reinsurance due or accrued.....	6,426.30	
Net amount of unpaid losses.....		\$ 22,141.96
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$229,919.79; unearned premiums (50 per cent).....	\$ 114,959.90	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$241,485.50; unearned premiums (pro rata).....	137,701.11	
Total unearned premiums as computed above		252,661.01
Due Munich Reinsurance company.....		1,296.60
Total amount of all liabilities.....		\$ 276,099.57
Joint stock capital actually paid up in cash.....	\$ 200,000.00	
Divisible surplus.....	101,412.48	301,412.48
Total.....		\$ 577,512.05

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5. under this heading in last year's statement.....	\$ 47,152,117	\$ 444,780.38
Written or renewed during the year.....	58,781,230	415,991.32
Total.....	\$ 105,933,347	\$ 860,771.70
Deduct those expired and marked off as terminated.....	29,824,092	251,709.43
In force at the end of the year.....	\$ 76,109,255	\$ 609,062.27
Deduct amount reinsured.....	12,195,357	137,656.98
Net amount in force.....	\$ 63,913,898	\$ 471,405.29
Largest amount written on any one risk, not deducting reinsurance.....		\$10,000.00

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement? ..	No.
Losses incurred during the year, fire.....	190,388.70
Total amount of the company's stock owned by the directors at par value.....	136,100.00
Total amount loaned to officers and directors	10,200.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Gross risks written.....	\$246,765.00
Gross premiums received.....	2,407.70
Losses paid.....	2,146.34
Losses incurred.....	1,973.65
Amount at risk	Nothing

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
EQUITABLE FIRE AND MARINE INSURANCE COMPANY.

Organized under the laws of the State of Rhode Island, made to the Auditor of State of the
State of Iowa, pursuant to the laws thereof.

President, FRED W. ARNOLD. *Secretary*, JAS. E. TILLINGHAST.

[Incorporated, May, 1859. Commenced business, September, 1860.]

Home office, 1 Custom House street, Providence.

CAPITAL STOCK

Amount of capital stock authorized, \$500,000; subscribed for....\$	400,000.00
Amount of capital paid up in cash.....	400,000.00
Amount of net ledger assets, December 31st of previous year..	830,961.45
<hr/>	
Extended at.....	\$ 830,961.45

INCOME DURING YEAR.

As shown by the books at home office at close of business De-
cember 31st.

	Fire.	Marine and Inland.	
Gross premiums and bills unpaid at close of pre- vious year, as shown by that year's statements\$	70,677.63	\$ 113.22	
<hr/>		<hr/>	
Net collected.....\$	70,677.63	\$ 113.22	
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	562,757.07	8,957.08	
<hr/>		<hr/>	
Total\$	633,434.70	\$ 9,070.30	
Deduct gross premiums and bills in course of col- lection at this date.....	84,970.57	1,858.54	
<hr/>		<hr/>	
Entire premiums collected during the year.\$	548,464.13	\$ 7,211.76	
Deduct reinsurance, rebate, abatement and return premiums.....	85,856.80	426.12	
<hr/>		<hr/>	
Received for premiums other than per- petuals.....\$	462,607.33	\$ 6,785.64	\$ 469,392.97
Rents.....		61.88	
Interest on real estate mortgage loans, \$7,683.61; on other collateral loans, \$2,575.96.....		10,259.57	
Interest and dividends on stocks and bonds.....		18,558.29	
<hr/>		<hr/>	
Total rents and interest.....			\$ 35,005.86
Profit on sale or maturity of ledger assets during the year over book values.....			263.89

From all other sources, viz.: Difference between actual premium received as shown on our books and cash premiums collected as above.....	16,038.26
Total income during the year.....	\$ 520,700.98
Total footings.....	\$ 1,351,662.43

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

	Fire	Marine and Inland.
Gross amount paid for losses (including \$30,903 occurring in previous years).....	\$ 294,704.67	\$ 9,527.88
Deduct amounts received for salvages (on losses of the last or previous years), \$6,020.49; and from reinsurance in other companies,\$14 319.83	15,018.32	5,322.00
Net amount paid during the year for losses.\$	279,686.35	\$ 4,205.88—\$ 283,892.23
Paid stockholders for interest or dividends (amount declared during year).....		28,000.00
Commissions or brokerage to agents, less received on reinsurances.....		94,359.99
Salaries and allowances to agents: Amount taken last year from commissions and other agency charges and added to premiums in course of collection and in assets, and to commissions on outstanding premiums under liabilities to comply with demand for gross premiums in course of collection.		4,534.90
Salaries, fees and all other charges; officers, \$8,600; clerks, \$28,364.30.....		36,964.30
Taxes on premiums, \$8,896.91; on real estate, \$1,915.20.....		10,812.11
Insurance department fees and agents' licenses, \$7,067.27 municipal licenses, \$273.3c; tax on franchise, \$18.75.....		7,359.32
Advertising, printing and stationery, \$8,359.11; repairs and expenses on real estate, \$3,169.36; miscellaneous, \$21,100.43.		32,628.90
Losses on sales or maturity of ledger assets.....		7397.4
Bad and doubtful accounts charged to profit and loss.....		127.01
Total expenditures during the year.....		\$ 499,076.23
Balance.....		\$ 852,586.20

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value real estate (schedule A), unincumbered.....	\$ 125,000.00
Mortgage loans on real estate (schedule B) first liens.....	145,950.00
Loans secured by pledge of bonds, stocks or other collaterals, (schedule C).....	50,000.00
Book value of bonds excluding interest, \$197,000 and stocks, \$196,700 (schedule D).....	393,700.00
Cash in company's office, \$269.95; deposited in banks, \$49,065.37..	50,235.32
Bills receivable, \$363.75; agents' debit balances, \$87,337.13, secured	87,700.88
Total.....	\$ 852,586.20
Total net ledger assets, as per balance on page 1.....	\$ 852,586.20

NON-LEDGER ASSETS

Rents due and accrued on company's property or lease.....	1,285.00
Total carried out.....	\$ 1,285.00
Market value (not including interest, in item 9) of bonds and stocks over book value, as per schedule D.....	65,140.00

Gross premiums in course of collection December 31st, not more than three months due. See question No. 6 agents' debit balances.

Deduct cost of collection, commission and brokerage. See question No. 19. page 3

Net amount of uncollected premiums, not more than three months due.....	\$ 919,011.20
Gross premiums in course of collection December 31st, more than three months due, carried in, .....\$508.02	
Gross assets....	\$ 918,503.18

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due.....	\$ 9,608.38
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	29,083.62
Losses resisted (not outlawed), including interest, cost and other expenses thereon	3,043.00
Total amount of claims for losses.....	\$ 41,735.00
Net amount of unpaid losses.....	\$ 41,735.00
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$363,761.90 unearned premiums (50 per cent).....	\$ 181,880.95
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$266,158.20; unearned premiums (pro rata).	146,961.56
Gross premiums (less reinsurance—cash and bills) received and receivable upon all unexpired marine risks (50 per cent on time hulls).....	3,634.71
Total unearned premiums as computed above.....	\$ 332,477.22
Salaries, rents, expenses, taxes, bills, accounts, fees, etc., due or accrued.....	3,500.00
Commissions, brokerage, and other charges due to agents and brokers, on premiums paid.....	7,710.10
Return premiums, \$2.500; and reinsurance premiums, \$500.....	3,000.00
Total amount of all liabilities....	\$ 388,422.32
Joint-stock capital actually paid up in cash.....	\$ 400,000.00
Divisible surplus.....	130,080.86— 530,080.86
Total.....	\$ 918,503.18

MISCELLANEOUS.

	Fire risks.	Premiums thereon.	Marine and Inland risks.	Premiums thereon.
In force on the 31st day of December of the previous year, as per line 5 under this heading in last year's statement	\$ 48,116.709	\$ 518,198.52	\$ 10,583	\$ 395.41
Written or renewed during the year	49,689.746	562,757.07	608,007	8,957.08
Total	\$ 97,806,455	\$ 1,080,955.59	\$ 618,590	\$ 9,352.49
Deduct those expired and marked off as terminated.....	38,363,502	421,053.04	511,897	3,487.71
In force at end of the year.....	59,442,953	659,902.55	106,693	5,864.78
Deduct amount reinsured.....	2,767.990	29,992.45	.....	.....
Net amount in force.....	\$ 56,674,963	\$ 629,910.10	106,693	\$ 5,864.78
Largest amount written on any one risk, not deducting reinsurance.....				\$ 25,000.00

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?...No.
Losses incurred during the year, fire, \$289,383.35; Marine and Inland, 2,765.88.....\$ 292,149.23
Total amount of the company's stock owned by the directors at par value..... 897.50
Does any officer, director, or trustee receive a commission or royalty on the business of the company?.....No.
NOTE—Companies acting under what is known as the "Surplus Laws," public laws State of Rhode Island, chapter 307 and chapter 381, General Laws are required to state:
The amount of "Special Reserve Fund," according to said law, deposited with the insurance department of the State of Rhode Island.... 70,000
The amount of "Guaranty Surplus Fund," as provided for by said law..... 70,000

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Gross risks written	\$ 461,830.00
Gross premiums received	5,796.70
Losses paid	5,941.37
Losses incurred	5,932.12

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
FARMERS FIRE INSURANCE COMPANY,

Organized under the laws of the State of Pennsylvania, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, Wm. H. MILLER. Vice-President, D. H. DETWILER.
Secretary, E. K. McCONKEY.

[Incorporated, April 6, 1853. Commenced business, May 16, 1853.]

Home office, 29 East Market street, York, Pa.

CAPITAL STOCK.

Amount of net ledger assets, December 31st of previous year...	\$ 669,103.35
Extended at	\$ 669,103.35

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement	\$ 58,527.10
Deduct amount of same not collected	613.18
Net collected	\$ 57,913.92
Gross premiums written and renewed during the year, as per item 2, page 3, part VI	476,686.59
Total.	\$ 534,600.51
Deduct gross premiums and bills in course of collection at this date.....	62,146.14
Entire premiums collected during the year	\$ 472,454.37
Deduct reinsurance, rebate, abatement and return premiums ..	62,281.48
Received for premiums other than perpetuals.....	\$ 410,172.89
Deposit premiums, received on perpetual risks.....	100.00

Rents from company's property, including \$1,800 for company's use of own buildings.....	\$	2,358.00
Interest on real estate mortgage loans, \$7,509.31; on other collateral loans, \$1,179.75		8,689.06
Interest and dividends on stocks and bonds, \$13,645.73; from all othersources, \$2,805.74		16,451.47
Total rents and interest.	\$	27,498.53
Profit on sale or maturity of ledger assets during the year over book values		360.00
Total income during the year		438,131.42
Total footings	\$	1,107,234.77

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.		
Gross amount paid for losses(including \$27,577.88 occurring in previous years).	\$	303,484.71
Deduct amounts received for salvages (on losses of the last or previous years), \$2,127 61; and from reinsurance in other companies, \$5,063.73.....	\$	7,191.34
Net amount paid during the year for losses	\$	296,293.37
Deposit premiums returned		197.61
Commissions or brokerage to agents, less received on reinsurance		87,807.07
Salaries and allowances to agents		2,562.41
Rents (including \$1,800 for company's use of own buildings)....		1,800.00
Salaries, fees and all other charges, officers, \$11,500; clerks, \$6,660; other employees, \$13,567.62.....		31,727.62
Taxes on premiums, \$4,942.77; on real estate, \$407.50; on other investments, \$836.96.....		6,187.23
Insurance department fees and agents'licenses, \$1,301.66; municipal fire taxes, \$870.24.....		2,171.90
Advertising, printing and stationery, \$327.63; legal expenses, \$1,647.41; miscellaneous, \$15,795.24.....		17,770.28
Losses on sales or maturity of ledger assets, \$700.00; other disbursements, viz: Internal revenue, \$1,790.65; office expenses, \$7,396.92; local taxes, \$966.67; loss and gain, \$853.52.....		11,707.56
Total expenditures during the year	\$	458,225.25
Balances.....	\$	649,009.52

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st, 1900.		
Book value real estate (Schedule A), unincumbered, \$36,500; incumbered, \$8,855.....	\$	45,355.00
Mortgage loans on real estate (Schedule B), first liens. \$173,835.		173,835.00
Loans secured by pledge of bonds, stocks, or other collateral (Schedule C)		31,300.00
Book value of bonds, excluding interest, \$131,110.40; and stocks, \$149 623.55 (Schedule D).....		280,733.95
Cash in company's office, \$256.79; deposited in banks, \$117,697.04		117,953.83
Total.....	\$	649,177.51

LEDUCT LEDGER LIABILITIES.

Agents' credit balances.....	\$	167.99
Total net ledger assets, as per balances on page 1	\$	649,009.52

NON-LEDGER ASSETS.

Interest due, \$1,823.76, and accrued, \$2,831.44 on mortgages....\$	4,655.20	
Interest accrued on bonds and stocks.....\$	1,927.81	
Interest accrued, on collateral loans.....	690.77	
Rents accrued, on company's property or lease.....	97.83	
	<hr/>	
Total carried out.....	\$	7,371.61
Market value (not including interest, in item 9), of bonds and stocks over book value, as per Schedule D.....	\$	42,148.74
Gross premiums in course of collection December 31st, not more than three months due.....\$	55,787.05	
Deduct cost of collection, commission and brokerage.....	11,157.41	
	<hr/>	
Net amount of uncollected premiums, not more than three months due.....	\$	44,629.64
Gross premiums in course of collection December 31st, more than three months due, carried in.....\$5,087.27		
		<hr/>
Gross assets.....	\$	743,159.51

DEDUCT ASSETS NOT ADMITTED.

Depreciation from book values of above net ledger assets to bring same to market value.....	2,155.00	
	<hr/>	
Total		2,155.00
		<hr/>
Total admitted assets	\$	741,004.51

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due.\$	7,054.58	
Losses in process of adjustment, or in suspense, including all reported and supposed losses	18,967.00	
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	2,350.00	
	<hr/>	
Total amount of claims for losses.....\$	28,371.58	
	<hr/>	
Net amount of unpaid losses.....	\$	28,371.58
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$251,697.27; unearned premiums, (50 per cent).....\$	125,848.63	
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy \$505,087.01; unearned premiums (pro rata).	261,704.87	
Deduct reinsurance, \$856,621; premiums, \$11,208.63	387,553.50	
Gross premiums (less reinsurance, including both cash and bills), received and receivable upon all unexpired	11,208.63	
	<hr/>	
Total unearned premiums as computed above.....	\$	376,344.87
Amount reclaimable by the insured on perpetual fire insurance policies, being 95 per cent of the premium or deposit received		3,811.44
All other liabilities, viz.: book accounts, \$333.64; taxes estimated, \$3,500.....		3,833.64
		<hr/>
Total amount of all liabilities.....	\$	412,361.53
Divisible surplus.....		328,642.98
		<hr/>
Total.....	\$	741,004.51

MISCELLANEOUS

	Fire risks.	Premiums thereon
In force on the 31st day of December of the previous year, as per line 5 under this heading in last year's statement.....	\$ 60,299.089.00	\$ 710,010.50
Written or renewed during the year.....	39,582,795.00	476,686.59
Total.....	\$ 99,881,884.00	\$ 1,186,697.09
Deduct those expired and marked off as terminated.....	36,328,682.00	429,912.81
In force at the end of the year.....	\$ 63,553,202.00	\$ 756,784.28
Deduct amount reinsured.....	856,621.00	11,208.63
Net amount in force	\$ 62,696,581.00	\$ 745,575.65
Perpetual risks (not included above), \$132,425. Premiums on same, \$401,204.		
Largest amount written on any one risk, not deducting reinsurance, \$15,000		

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?.....	No.
Losses incurred during the year, fire.....	\$ 296,293.37
Total amount loaned to officers and directors.....	11,900.00
Does any officer, director, or trustee receive a commission or royalty on the business of the company?.....	No.

BUSINESS IN THE STATE IOWA DURING THE YEAR.

Gross risks written	\$ 1,336,858.00
Gross premiums received	16,500.88
Losses paid.	10,454.66
Losses incurred	9,496.71
Amount at risk.....	1,949,785.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
FIRE ASSOCIATION OF PHILADELPHIA.

Organized under the laws of the State of Pennsylvania, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, E. C. IRVIN. First Vice-President, T. H. CONDERMAN
Second Vice-President, WILLIAM MUIR.

Secretary, BENJ. T. HERTNESS. Assistant Secretary, M. G. GARRIGUES

[Incorporated March 27, 1820. Commenced business September 1, 1817.]

Home office, 407 and 409 Walnut Street, Philadelphia, Pa.

CAPITAL STOCK.

Amount of capital stock authorized, \$500,000.00; subscribed for..	\$ 500,000.00
Amount of capital paid up in cash.....	500,000.00
Extended at	\$ 5,144,298.69

INCOME DURING YEAR

As shown by the books at home office at close of business December 31st:

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	\$ 804,132.38
Net collected.....	\$ 804,132.38

Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	3,753,912.24	
Total.....	\$ 4,558,041.62	
Deduct gross premiums and bills in course of collection at this date	838,263.53	
Entire premiums collected during the year.....	\$ 3,719,781.09	
Deduct reinsurance, rebate, abatement and return premiums..	802,165.51	
Received for premiums other than perpetuals.....	\$ 2,917,615.58	\$ 2,917,615.58
Deposit premiums, received on perpetual risks.....		87,929.01
Rents from company's property, for company's use of own buildings.....	18,697.93	
Interest on real estate mortgage loans, \$103,768.77; on other collateral loans, \$3,475.93	107,244.70	
Interest and dividends on stocks and bonds, \$136,031.94; from all other sources, \$1,630.71.....	137,662.65	
Total rents and interest.....		\$ 263,605.28
Profit on sale or maturity of ledger assets during the year over book values		5,704.60
Total income during the year.....		3,274,854.47
Total footings.....		\$ 8,419,153.16

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross amount paid for losses (including \$294,808.23 occurring in previous years).....	\$ 2,086,668.00	
Deduct amounts received for salvages (on losses of the last or previous years) \$14,547.42; and from reinsurance in other companies, \$228,540.47.....	243,087.89	
Net amount paid during the year for losses.....		\$ 1,843,580.11
Deposit premiums returned.....		92,876.88
Paid stockholders for interest or dividends, amount declared during the year.....		200,000.00
Commissions or brokerage to agents, less received on reinsurances.....		658,671.79
Salaries and allowances to agents.....		26,891.96
Salaries, fees and all other charges, officers, \$37,300.00; clerks, \$69,355.89; other employees, \$104,181.37		210,837.26
Taxes on premiums, \$63,839.86; on real estate, \$7,613.93.....		71,453.79
Insurance department fees and agents' licenses, \$19,283.80; tax on franchise, \$21,410.00.....		40,693.80
Advertising, printing and stationery, \$25,981.68; legal expenses, \$2,054.24; repairs and expenses on real estate, \$9,600.11; miscellaneous, \$9,456.18		137,092.21
Total expenditures during the year.....		\$ 3,282,097.80
Balances.....		\$ 5,137,055.36

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value real estate (Schedule A) unincumbered.....	\$ 497,332.37
Mortgage loans on real estate (Schedule B) first liens.....	1,506,810.89
Loans secured by pledge of bonds, stocks, or other collateral (Schedule C).....	85,140.61

Book value of bonds excluding interest \$2,623,178.40; and stocks \$168,407.60 (Schedule D).....	2,791,586.00
Cash in Company's office, \$25,483.59; deposited in banks, \$230,701.90.....	256,185.49
Total.....	\$ 5,137,055.36

Total net ledger assets..... \$ 5,137,055.36

NON-LEDGER ASSETS.

Interest due, \$22,877.63, and accrued, \$19,203.69 on mortgages.	\$ 42,081.32
Interest due, \$11,452.00 and accrued, \$8,119.42 on bonds [and stocks].....	19,571.42
Interest due, \$1,250.00, and accrued, \$164.66 on collateral loans.	1,414.66
Rents due, \$1,776.25, and accrued, \$383.96 on company's property or lease.....	2,160.21
Total carried out.....	\$ 65,227.61
Market value (not including interest, in item 9), of bonds and stocks over book value, as per Schedule D	\$ 280,840.00
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 838,263.53
Deduct cost of collection, commission and brokerage.....	166,353.64
Net amount of uncollected premiums, not more than three months due.....	\$ 671,909.89
Due from other companies for re-insurance on losses paid	22,596.86
Gross assets	\$ 6,177,629.72

DEDUCT ASSETS NOT ADMITTED.

Company's stock—owned.....	\$ 40,800.00
Depreciation from book values of above net ledger assets to bring same to market value—real estate	3,732.37
Total.....	\$ 44,532.37
Total admitted assets.....	6,133,097.35

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid,	\$ 170,014.02
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	144,639.90
Losses resisted (not outlawed), including interest, costs and other expenses thereon	40,994.71
Total amount of claims for losses	\$ 355,648.63
Deduct reinsurance due or accrued (give list of companies and amounts) as per Schedule E.....	41,458.20
Net amount of unpaid losses.....	\$ 314,190.43
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy including interest premiums on perpetual fire risks, \$2,085,982.38; unearned premiums (fifty per cent)	\$ 1,042,991.19
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$2,377,889.64; unearned premiums (pro rata).	1,265,369.35
Total unearned premiums as computed above.....	\$ 2,308,360.54
Amount reclaimable by the insured on perpetual fire insurance policies, being (90,95) per cent of the premium or deposit received.....	1,045,077.48

IOWA INSURANCE REPORT.

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Return premiums, \$95,971.03; and reinsurance premiums, \$84,248.70		180,219.73
Total amount of all liabilities.....		\$ 4,747,848.18
Joint stock capital actually paid up in cash.....	\$ 500,000.00	
Divisible surplus	929,781.54	1,429,781.54
Total.....		\$ 6,177,629.72

MISCELLANEOUS.

	Fire risks.	Premiums thereon
In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement.....	\$ 388,991,323	\$ 4,361,622.92
Written or renewed during the year.....	304,327,744	3,753,912.24
Total.....	\$ 693,319,067	\$ 8,115,535.16
Deduct those expired and marked off as terminated.....	282,637,311	3,321,767.20
In force at the end of the year.....	410,681,756	4,793,767.96
Deduct amount reinsured	26,900,799	329,895.94
Net amount in force.....	\$ 383,780,957	\$ 4,463,872.02

Perpetual risks, not included above, \$88,116,071; premiums on same, \$2,116,012.61.
Largest amount written on any one risk, not deducting reinsurance, \$50,000.00.

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?	No.
Losses incurred during the year, fire.....	\$1,797,230.55
Total amount of the company's stock owned by the directors at par value.....	31,300.00
Does any officer, director, or trustee receive a commission or royalty on the business of the company?.....	No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Gross risks written	\$ 2,965,931.60
Gross premiums received	47,197.92
Losses paid.....	21,735.40
Losses incurred	26,039.19
Amount at risk	5,338,675.00

ANNUAL STATEMENT

For the year ending December 31st, 1900, of the condition and affairs of the
FIREMEN'S INSURANCE COMPANY,

Organized under the laws of the State of Maryland, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, F. E. S. WOLFE. Secretary, HARRY L. RIALI.

[Incorporated, December, 1825. Commenced business, August 2, 1826.]

Home office, 25 South street, Baltimore, Md.

CAPITAL STOCK.

Amount of capital stock authorized, \$900,000; subscribed for....	\$ 900,000.00
Amount of capital paid up in cash.....	900,000.00
Amount of net ledger assets December 31st of previous year....	838,759.08
Increase of paid up capital during 1900	400,000.00
Extended at.....	\$ 1,238,759.08

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st:

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....\$	71,181.11	
Gross premiums written, and renewed during the year, as per item 2, page 3, part VI.....	785,829.71	
Total.....\$	857,010.82	
Deduct gross premiums and bills in course of collection at this date	60,301.35	
Entire premiums collected during the year.....\$	796,709.47	
Deduct reinsurance, rebate, abatement and return premiums...	296,877.26	
Received for premiums other than perpetuals.....\$	499,832.21	\$ 499,832.21
Rents from company's property, including \$2,500 for company's use of own buildings.....	8,834.54	
Interest and dividends on stocks and bonds.....	21,348.10	
Total rents and interest.....		30,182.64
Balance profit and loss, etc.....		121,217.52
Total income during the year.....		\$ 651,232.37
Total footings.....		\$ 1,889,991.45

DISBURSEMENTS DURING YEAR

As shown by the books at home office at close of business December 31st.

Gross amount paid for losses, including \$27,758.28, occurring in previous years.....	451,394.19	
Deduct amounts received for salvages, (on losses of the last or previous years), \$4,295.87; and from reinsurance in other companies, \$111,311.69.....	115,607.56	
Net amount paid during the year for losses.....		335,786.63
Paid stockholders for interest or dividends, (amount declared during the year, \$40,000).....		39,629.44
Commissions or brokerage to agents, less received on reinsurances.....		73,076.18
Rents, for company's use of own buildings.....		2,500
Salaries, fees and all other charges: officers, \$8,000.00; clerks, \$5,206.00; other employees, \$546.....		13,752.00
Taxes on premiums, \$16,616.25; on real estate, \$1,840.40; on other investments, \$1,570.58.....		20,027.23
Insurance department fees and agents' licenses, \$9,696.56 municipal licenses, \$381.60.....		10,078.16
Advertising, printing and stationery, \$3,184.70; legal expenses \$532.31; repairs and expenses on real estate, \$1,941.63; furniture and fixtures, \$1,509.18; miscellaneous, \$20,085.46...		27,253.28
Losses on sales or maturity of ledger assets.....		129.34
Total expenditures during the year.....		\$ 522,232.26
Balances		\$ 1,367,759.19

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value real estate (Schedule A) unincumbered.....\$	170,000.00	
Loans secured by pledge of bonds, stocks, or other collateral (Schedule C)	20,200.00	
Book value of bonds excluding interest, \$1,001,916.18; and stocks \$122,991.39 (Schedule D).....	1,124,907.57	
Cash in company's office, \$5,435.19; deposited in banks, \$46,658.39	52,093.58	
Agents' debit balances .. .	558.04	
Total	\$ 1,367,759.19	
Total net ledger assets.....		\$ 1,367,759.19

NON-LEDGER ASSETS.

Interest due, \$12,739.63, and accrued, \$3,255.49, on bonds and stocks.....\$	15,995.12	
Interest due.....	303.00	
Rents due, \$898.93; and accrued \$101.89; on company's property or lease	1,000.82	
Total carried out.....		17,298.94
Market value of real estate over book value, as per Schedule A..		25,000.00
Market value (not including interest, in item 9), of bonds and stocks over book value, as per Schedule D.....		21,783.93
Gross premiums in course of collection December 31st, not more than three months due.....\$	60,301.35	
Deduct cost of collection, commission and brokerage.....	13,693.99	
Net amount of uncollected premiums, not more than three months due.....		\$ 46,607.36
Furniture and fixtures of office and building and maps	5,198.36	
Return commissions due on reinsurance and return premiums...	6,123.47	11,321.83
Gross assets.....		\$ 1,489,771.25
Deduct assets not admitted:		
Furniture, fixtures and safes.....\$	5,198.36	
Agents' debit balances, unsecured.....	558.04	
Total		5,756.40
Total admitted assets.....		\$ 1,484,014.85

NON-LEDGER LIABILITIES

Losses adjusted not yet due	\$ 8,322.43	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	23,540.55	
Total amount of claims for losses.....\$	31,862.98	
Net amount of unpaid losses		\$ 31,862.98
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$368,543.66; unearned premiums 50 per cent.....\$	184,271.83	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$305,896.71; unearned premiums, pro rata....	149,928.93	
Total unearned premiums as computed above.....		\$ 334,200.76

Cash dividends remaining unpaid to stockholders.....		838. 56
Return premiums, \$196.61; and reinsurance premiums, \$24,297.29.....		24,493. 90
All other liabilities, viz.: Special reserve fund		10,000.00
Total amount of all liabilities.....		\$ 401,396. 20
Joint stock capital actually paid up in cash	\$ 900,000.00	
Divisible surplus	182,618. 65	1,082,618. 65
Total		\$ 1,484,014. 85

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5 under this heading in last year's statement.....	\$ 66,417,361	\$ 574,859. 22
Written or renewed during the year.....	92,336,062	785,829. 71
Totals.....		\$ 158,753,423 \$ 1,360,688.93
Deduct those expired and marked off as terminated.....	569,959,912	521,297. 58
In force at the end of the year		\$ 101,757,511 \$ 839,391. 35
Deduct amount reinsured.....	16,045,201	164,950. 98
Net amount in force		\$ 85,712,310 \$ 674,440.37
Largest amount written on any one risk, not deducting reinsurance.....		\$ 30,000.00

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business Decem-
ber 31st last for the purpose of making any entry that affects this statement?.No
Losses incurred during the year, fire.....\$ 339,891.33
Total amount of the company's stock owned by the directors at par value..... 98,700.00
Does any officer, director, or trustee receive a commission or royalty on the busi-
ness of the company?.....No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Gross risks written.....	\$ 181,414.00
Gross premiums received.....	2,219.01
Losses paid.....	863. 14
Losses incurred.....	863. 14
Amount at risk.....	261,236.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
FIREMANS INSURANCE COMPANY.

Organized under the laws of the State of New Jersey, made to the Auditor of State of the State
of Iowa, pursuant to the laws thereof.

President, DANIEL H. DUNHAM. *Vice-President, CHAS. COLYER,*
Secretary, A. H. HASSINGER.

[Incorporated December 3, 1855. Commenced business December 3, 1855.]

Home office, 784-6 Broad street, Newark, New Jersey.

CAPITAL STOCK.

Amount of capital stock authorized, \$1,000,000; subscribed for...	\$ 1,000,000.00	
Amount of capital paid up in cash.....	1,000,000.00	
<hr/>		
Amount of net ledger assets, December 31st of previous year	\$ 2,114,106.18	
Extended at.....		\$ 2,114,106.18

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st:

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement	\$ 62,585.06	
Deduct amount of same not collected.....	285.91	
<hr/>		
Net collected	\$ 62,299.15	
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	\$ 576,902.57	
<hr/>		
Total	\$ 639,201.72	
Deduct gross premiums and bills in course of collection at this date	84,917.47	
<hr/>		
Entire premiums collected during the year.....	\$ 554,284.25	
Deduct reinsurance, rebate, abatement and return premiums...	87,009.61	
<hr/>		
Received for premiums, other than perpetuals.....	\$ 467,274.64	\$ 467,274.64
Rents from company's property, including company's use of own buildings.	10,847.62	
Interest on real estate mortgage loans.....	66,499.67	
Interest and dividends on stocks and bonds	50,929.18	
<hr/>		
Total rents and interest.....		\$ 128,266.47
Profit on sale or maturity of ledger assets during the year over book values		211.15
Total income during the year.....		595,752.26
<hr/>		
Total footings.....		\$ 2,709,858.44

DISBURSEMENTS DURING YEAR

As shown by the books at home office at close of business December 31st.

Gross amount paid for losses, including \$47,230.63 occurring in previous year.....	\$ 280,169.22	
Deduct amounts received for salvages (on losses of the last or previous years) \$2,391.72 and from reinsurance in other companies, \$28,753.72.....	31,145.44	
<hr/>		
Net amount paid during the year for losses.....	\$ 249,023.78	\$ 249,023.78
Paid stockholders for interest or dividends; (amount declared during the year)		100,000.00
Commissions or brokerage to agents, less received on reinsurance		107,771.02
Salaries, fees and all other charges, officers, \$15,000 clerks, \$11,856; other employees, \$7,100		33,956.00
Taxes on premiums, \$14,241.22; on real estate, \$4,318.22; on other investments, \$4,245.58		22,805.02
Adjusting losses, \$5,484.08; agency expenses, \$15,719.28; general expenses, \$8,285.16; repairs and expenses on real estate, \$3,122.63		32,611.18
Premiums on stocks and bonds bought		17,316.50
<hr/>		
Total expenditures during the year.....		\$ 563,483.50
Balances.....		\$ 2,146,374.94

LEDGER ASSETS

As per ledger accounts shown by the books at home office at
close of business December 31st.

Book value real estate, (Schedule A), nnincumbered.....	\$ 139,396.70	
Mortgage loans on real estate, (Schedule B), first liens.....	1,234,704.94	
Book value of bonds excluding interest, \$4.510, and stocks, \$303,700 (Schedule D).	754,700.00	
Cash in company's office, \$1,870.28 deposited in banks, \$15,- 703.02	17,573.30	
Total	\$ 2,146,374.94	
Total net ledger assets, as per balance on page 1		\$ 2,146,374.94

NON-LEDGER ASSETS.

Interest due, \$1,828; and accrued, \$15,679.37; on mortgages.....	\$ 17,507.37	
Interest due and accrued on bonds and stocks	17,162.50	
Rents due.....	62.66	
Total carried out.....		\$ 24,732.53
Market value (not including interest, in item 9), of bonds and stocks over book value, as per Schedule D		378,260.00
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 84,234.88	
Deduct cost of collection, commission and brokerage.....	17,966.63	
Net amount of uncollected premiums, not more than three months due.....		\$ 66,268.25
Reinsurance due on paid losses		38.79
Gross assets.....		\$ 2,615,674.51
Total admitted assets.....		\$ 2,615,674.51

NON-LEDGER LIABILITIES.

Losses in process of adjustment, or in suspense, including all reported and supposed losses	37,191.23	
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	1,012.00	
Total amount of claims for losses.....	\$ 38,203.23	
Deduct reinsurance due or accrued (give list of companies and amounts) as per Schedule E.....	1,588.13	
Net amount of unpaid losses ...		\$ 36,615.10
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$306,389.11; unearned premiums (50 per cent.)	\$ 153,194.55	
Gross premiums (less reinsurance), received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$383,700.81; unearned premiums (pro rata)...	260,933.42	
Total unearned premiums as computed above.....		\$ 414,127.97
Principal unpaid on scrip or certificates of profits authorized or ordered to be redeemed.....		1,896.00
Interest due or accrued remaining unpaid		497.55
Return premiums, \$10,188.32; and reinsurance premiums \$5,221.88		15,410.00
Total amount of all liabilities.....		\$ 468,546.62
Joint stock capital actually paid up in cash.....	\$ 1,000,000.00	

Divisible surplus.....	1, 147, 127. 89	2, 147, 127. 89
Total		\$ 2, 615, 674 51

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement... ..	\$ 78, 383, 240	\$ 698, 200. 35
Written or renewed during the year	57, 255, 978	576, 902. 57
Total.	\$ 135, 639, 218	\$ 1, 275, 102. 92
Deduct those expired and marked off as terminated	41, 355, 519	443, 891. 12
In force at the end of the year	\$ 94, 283, 699	\$ 831, 211. 80
Deduct amount reinsured	4, 618, 966	41, 121. 88
Net amount in force	\$ 89, 664, 733	\$ 790, 089. 92
Largest amount written on any one risk, not deducting reinsurance, \$23,000.		

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement? No.

Losses incurred during the year, fire \$ 246, 731. 90

Total amount of the company's stock owned by the directors at par value..... 281, 300. 00

Does any officer, director, or trustee receive a commission or royalty on the business of the Company? No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR,

	Fire risks.
Gross risks written	\$ 990, 940. 50
Gross premiums received... ..	10, 658. 60
Losses paid.....	9, 817. 91
Losses incurred.....	9, 225. 06
Amount at risk.....	1, 989, 764. 00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

FIREMAN'S FUND INSURANCE COMPANY,

Organized under the laws of the State of California, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, WILLIAM J. DUTTON. First Vice-President, BERNARD TAYMONVILLE

Secretary, LOUIS WEINMANN Second Vice-President, J. B. LEVISON.

[Incorporated, May 3, 1863 Commenced business, June 18, 1863.]

Home office in 401-7 California Street.

CAPITAL STOCK.

Amount of capital stock authorized, \$1,000,000; subscribed for..	\$ 1, 000, 000. 00
Amount of capital paid up in cash.....	1, 000, 000. 00
Amount of net ledger assets, December 31st of previous year ...	3, 366, 621. 22
Extended at.....	\$ 3, 366, 621. 22

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st:

		Fire.	Marine and Inland.
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.	\$ 346,318.92	\$ 121,457.23	
Net collected.. ..	\$ 346,318.92	\$ 121,457.23	
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	2,316,597.26	862,050.30	
Total.....	\$ 2,662,916.18	\$ 983,507.53	
Deduct gross premiums and bills in course of collection at this date	407,498.59	104,220.93	
Entire premiums collected during the year. \$	2,255,417.59	\$ 879,286.60	
Deduct reinsurance, rebate, abatement and return premiums.....	657,924.96	556,103.55	
Received for premiums other than perpetuals. \$	1,597,492.63	\$ 323,183.05	\$ 1,920,675.68
Rents from company's property, including \$8,400 for company's use of own buildings.....		\$ 27,952.09	
Interest on real estate mortgage loans, \$32,609.15; on other collateral loans, \$9,140.34		41,749.49	
Interest and dividends on stocks and bonds, \$105,813.29; from all other sources, \$2,485.45.....		108,298.74	
Total rents and interest.			\$ 178,000.32
Profit on sale or maturity of ledger assets during the year over book values.			10,826.59
Increase in value of investments as per statement of 1899.....			10,163.12
Total income during the year			\$ 2,119,665.71
Total footings.....			\$ 5,486,286.93

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

	FIRE.	MARINE AND INLAND.
Gross amount paid for losses (including \$25,689.42 occurring in previous years)	\$1,236,900.34	\$ 542,487.50
Deduct amounts received for salvages (on losses of the last or previous years), \$23,154.47 and from reinsurance in other companies, \$569,784.78....	247,948.60	344,990.65
Net amount paid during the year for losses.....	\$ 988,951.74	\$ 197,496.85
Paid stockholders for interest or dividends; (amount declared during the year)		\$ 120,000.00
Commissions or brokerage to agents, less received on reinsurance.....		257,301.45
Rents (including \$8,400 for company's use of own buildings)		8,400.00
Salaries, fees and all other charges, officers, \$42,900; clerks and other employees \$193,017.74.....		236,017.74
Taxes on premiums, \$28,492.43; on real estate, \$6,697.31; on other investments, 4,205.19.....		39,394.93
Insurance department fees and agents' licenses, \$10,560; municipal licenses, \$6,668.61; tax on franchise, \$71.25; internal revenue tax, \$11,139.66		29,037.52
Advertising, printing and stationery, \$22,842.12; legal expenses, \$1,814.35; miscellaneous, 157,952.44		182,608.91

IOWA INSURANCE REPORT.

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Total expenditures during the year	2,059,209.14
Disbursements, viz.: Profit and loss, debit.....	4,486.63
	<hr/>
Net ledger assets.....	\$ 3,422,591.16

LEDGER ASSETS

As per ledger accounts shown by the books at the home office at close of business December 31st.

Book value real estate (Schedule A), unincumbered, \$562,716.91	\$ 562,716.91
Mortgage loans on real estate, (Schedule B), first liens	280,187.64
Loans secured by pledge of bonds, stocks, or other collateral (Schedule C)	181,100.00
Book value of bonds excluding interest, \$1,020,031.25; and stocks \$1,192,090.00 (Schedule D)	2,212,121.25
Cash in company's office, \$7,025.88; deposited in banks, \$176,032.43	190,504.50
Bills receivable	1,500.00
Due on open account and from other companies on losses already paid, \$13,178.90; warrants, \$1,256.56.....	15,935.46
	<hr/>
Total	\$ 3,442,565.76

Deduct ledger liabilities:

Agents' credit balances and special deposit, \$14,734.81; all other, \$5,239.79	19,974.60
	<hr/>

Total net ledger assets, as per balances on page 1..... \$ 3,422,591.16

NON-LEDGER ASSETS.

Interest due, \$5,794.22. and accrued, \$1 119.12 on mortgages....	\$ 6,913.34
Interest accrued, on collateral loans.....	423.63
Interest accrued on other assets, bank deposits.....	366.67
	<hr/>

Total carried out.....	\$ 7,703.64
Market value of real estate over book value, as per Schedule A..	983.09
Market value (not including interest, in item 9), of bonds and stocks over book value, as per Schedule D.....	50,703.75

Gross premiums in course of collection December 31st, not more than three months due.....	511,719.52
Deduct cost of collection, commission and brokerage.....	61,850.61
	<hr/>

Net amount of uncollected premiums, not more than three months due	\$ 449,868.91
Gross assets.....	3,931,850.55
	<hr/>

Total admitted assets..... \$ 3,931,850.55

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid not yet due	\$ 32,093.30
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	267,363.41
Losses resisted (not outlawed); including interest, costs and other expenses thereon.....	5,825.00
	<hr/>

Total amount of claims for losses.....	\$ 305,281.71
Deduct reinsurance due or accrued (give list of companies and amounts), as per Schedule E.....	128,587.49
	<hr/>

Net amount of unpaid losses.....	\$ 176,694.22
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$1,153,362.88; unearned premiums (50 per cent).....	\$ 576,681.44

Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$1,463,609.40; unearned premiums (pro rata) ..	744,333.80	
Gross premiums (less reinsurance—cash and bills) received and receivable upon all unexpired marine risks (50 per cent on time hulls)	92,272.94	
Total unearned premiums as computed above		\$ 1,413,288.18
Total amount of all liabilities		\$ 1,589,982.40
Joint stock capital actually paid up in cash	\$ 1,000,000.00	
Divisible surplus	1,341,868.15	2,341,868.15
Total		\$ 3,931,850.55

MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.	Marine and inland risks.	Premiums thereon.
In force on the 31st day of December of the previous year, as per line 5 under this heading in last year's statement	\$ 225,949,659	\$ 2,692,293.65	\$ 12,493,114	\$ 308,107.38
Written or renewed during the year	192,755,941	2,316,597.26	101,564,872	862,050.30
Total	\$ 418,705,600	\$ 5,008,890.91	\$ 114,057,986	\$ 1,170,157.68
Deduct those expired and marked off as terminated	167,293,911	1,982,621.48	103,524,793	831,061.85
In force at the end of the year	\$ 251,411,689	\$ 3,026,269.43	\$ 10,533,193	\$ 339,095.83
Deduct amount reinsured	34,161,293	409,297.15	6,002,768	177,915.41
Net amount in force.	\$ 217,250,396	\$ 2,616,972.28	\$ 4,530,425	\$ 161,180.42

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31 last for the purpose of making any entry that affects this statement? .No.	
Losses incurred during the year (Fire, \$998,462.66; marine and inland \$192,262.58; tornado, \$732.40)	\$1,191,457.64
Total amount of the company's stock owned by the directors at par value	\$ 101,400.00
Total amount loan to stockholders, not officers	\$ 8,000.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire	Marine and inland risks.	Tornado.	Aggregate.
Gross risks written	\$ 1,240,376.00	\$59,507.00	\$71,845.00	\$1,371,728.00
Gross premiums received	17,902.76	338.09	398.01	18,638.86
Losses paid	7,487.31	61.24	.....	7,548.55
Losses incurred	4,315.88	61.24	.....	4,377.12
Amount at risk	1,875,926.00	650.00	254,985.00	2,131,561.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

FRANKLIN FIRE INSURANCE COMPANY OF PHILADELPHIA,

Organized under the laws of the State of Pennsylvania, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, JAS. W. MCALLISTER.

Vice-President, GEO. F. REGER

Secretary, EZRA T. CRESSON.

[Incorporated April 22, 1829. Commenced business June, 1829.

Home office, 421 Walnut Street, Philadelphia, Pa.

CAPITAL STOCK

Amount of capital stock authorized and subscribed for	\$	400,000.00
Amount of capital paid up in cash.....		400,000.00
Amount of net ledger assets, December 31st of previous year ...		2,964,462.16
		<hr/>
Extended at.	\$	2,964,462.16

INCOME DURING YEAR.

As shown by the books at the home office at close of business
December 31st.

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	\$	76,540.01
		<hr/>
Net collected.....	\$	76,540.01
Gross premiums written and renewed during the year.....		626,277.70
		<hr/>
Total.....	\$	702,817.71
Deduct gross premiums and bills in course of collection at this date		71,594.79
		<hr/>
Entire premiums collected during the year.....	\$	631,222.92
Deduct reinsurance, rebate, abatement and return premiums...		125,730.89
		<hr/>
Received for premiums other than perpetuals.....	\$	505,492.03
Deposit premiums, received on perpetual risks, less reinsurance \$70.50.....		9,611.42
Rents from company's property.....	\$	6,625.07
Interest on real estate mortgage loans, \$9,168.35; on other collat- eral loans, \$3,501.77.....		12,670.12
Interest and dividends on stocks and bonds, \$107,203.45; from all other sources, \$2,505.29.....		109,708.74
		<hr/>
Total rents and interest.....	\$	129,003.93
Profit on sale or maturity of ledger assets during the year over book values.....		6,142.89
Total income during the year.....		650,250.27
		<hr/>
Total footings.....	\$	3,614,712.

DISBURSEMENTS DURING YEAR

As shown by the books at home office at close of business December 31st:

Gross amount paid for losses (including \$31,579.32 occurring in previous years)	\$	353,331.65
Deduct amounts received for salvages (on losses of the last or previous years) \$4,194.51; and from reinsurance in other companies, \$30,965.51.....		318,171.63
		<hr/>
Net amount paid during the year for losses.....	\$	318,171.65
Deposit premiums returned.....		43,878.57
Paid stockholders for interest or dividends; (amount declared during the year).....		80,005.00
Commissions or brokerage to agents, less received on reinsurances.....		110,613.32
Salaries, fees and all other charges, officers, \$24,400.00; clerks, \$11,361.67; other employees, \$600.00.....		36,361.67
Taxes on premiums, \$9,701.51; on real estate, \$3,289.34.....		12,990.85
Insurance department fees and agents' licenses, \$3,308.27; municipal licenses, \$1,048.08; tax on franchise, \$5,056.00; revenue tax, \$3,282.69.....		12,695.04
Advertising, printing and stationery, \$8,275.20; legal expenses, \$978.61; repairs and expenses on real estate, \$3,119.01; miscellaneous, \$6,296.57; agency expenses, \$59,931.74		78,601.13
Losses on sales or maturity of ledger assets, \$173.95; other disbursements, viz: Loss on reinsurance dep. account, \$51.73; . loss in interest account, book, 60.....		285.68
Total expenditures during the year.....		693,602.39
		<hr/>
Balances.....	\$	2,921,110.04

LEDGER ASSETS

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value real estate, unincumbered.....	\$	212,954.95
Mortgage loans on real estate, first liens.....		133,858.00
Loans secured by pledge of bonds, stocks or other collateral....		54,500.00
Book value of bonds, excluding interest.....		2,423,937.56
Cash in company's office, \$3,136.73; deposited in banks, \$92,722.80.....		95,859.53
		<hr/>
Total.....	\$	2,921,110.04
Total net ledger assets.....	\$	2,921,110.04

NON-LEDGER ASSETS

Interest due, \$142.50 and accrued, \$2,007.87 on mortgages.....	\$	2,150.37
Interest accrued, on collateral loans.....		274.61
		<hr/>
Total carried out.....	\$	2,424.98
Market value of real estate over book value.....		19,545.05
Market value of bonds and stocks over book value.....		69,124.44
Gross premiums in course of collection December 31st, not more than three months due.....	\$	71,594.79
Deduct cost of collection, commission and brokerage.....		12,348.85
Net amount of uncollected premiums, not more than three months due.....		59,245.94
		<hr/>
Total admitted assets.....	\$	3,071,450.45

NON-LEDGER LIABILITIES

Losses adjusted, not yet due.....	\$	10,745.74	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....		26,473.68	
Losses resisted, not outlawed, including interest, costs and other expenses thereon.....		1,675.00	
<hr/>			
Total amount of claims for losses.....	\$	38,894.42	
Deduct reinsurance due or accrued.....		1,770.26	
<hr/>			
Net amount of unpaid losses.....	\$		37,124.16
Gross premiums, less reinsurance, received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$346,034.45 unearned premiums, 50 per cent.....	\$	173,017.22	
Gross premiums, less reinsurance, received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$648,142.82; unearned premiums, pro rata....		315,273.51	
<hr/>			
Total unearned premiums as computed above.....	\$		488,290.73
Amount reclaimable by the insured, 95 per cent., on perpetual fire insurance policies, \$425,952.32, being 90 per cent. of the premium or deposit received, \$625,707.01.....			1,051,609.33
Cash dividends remaining unpaid to stockholders.....			140.00
<hr/>			
Total amount of all liabilities.....	\$		1,577,164.22
Joint stock capital actually paid up in cash.....	\$	400,000.00	
Divisible surplus.....		1,094,286.23	1,494,286.23
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Total.....	\$		3,071,450.45

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?.....	No.
Losses incurred during the year.....	\$ 329,837.60
Total amount of the company's stock owned by the directors at par value.....	19,500.00
Does any officer, director, or trustee receive a commission or royalty on the business of the company?.....	No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire risks.
Gross risks written.....	\$ 737,194.00
Gross premiums received.....	9,017.22
Losses paid.....	7,391.64
Losses incurred.....	7,602.47
Amount at risk.....	1,288,205.14

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
GERMAN INSURANCE COMPANY,

Organized under the laws of the State of Illinois, made to the Auditor of the State of Iowa,
pursuant to the laws thereof.

President, C. O. COLLMAN. Vice-President, HENRY BAIER.
Secretary, WM. TREMBOR.

[Incorporated February, 1865. Commenced business, October, 1866.]
Home office, Nos. 9, 11, and 13, North Galena Avenue.

CAPITAL STOCK.

Amount of capital stock authorized, \$500,000; subscribed for.....	\$ 200,000.00
Amount of capital paid up in cash	200,000.00
Amount of ledger assets, December 31st of previous year.....	3,020,892.58
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Extended at.....	\$ 3,020,892.58

INCOME DURING YEAR,

As shown by the books at home office at close of business December 31st.

	Fire risks.	
Gross premiums and bills unpaid at close of previous year. as shown by that year's statement.....	\$ 350,052.87	
Deduct amount of same not collected	7,509.74	
<hr/>		
Net collected.....	\$ 342,543.13	
Gross premiums written and renewed during the year	2,239,681.47	
<hr/>		
Total	\$ 2,582,224.60	
Deduct gross premiums and bills in course of collection at this date	364,001.87	
<hr/>		
Entire premiums collected during the year.....	\$ 2,218,222.73	
Deduct reinsurance, rebate, abatement and return premiums...	436,740.77	
<hr/>		
Received for premiums other than perpetuals.....		\$ 1,781,481.96
Rents from company's property, including for company's use of own buildings	\$ 2,469.64	
Interest on real estate mortgage loans, \$91,100.48; on other collateral loans, \$816.00	91,916.48	
Interest and dividends on stocks and bonds, \$44,802.44; from all other sources, \$2,119.53.....	46,921.97	
<hr/>		
Total rents and interest.....		\$ 141,308.09
Worthless notes.....		1,619.57
<hr/>		
Total income during the year.....		\$ 1,924,409.62
<hr/>		
Total footings.....		\$ 4,945,302.20

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross amount paid for losses (including \$102,346.22 occurring in previous years).....	\$ 1,011,080.78
Deduct amounts received for salvages (on losses of the last or previous years). \$4,138.62; and from reinsurance in other companies, \$111,124.35.....	115,262.07
<hr/>	
Net amount paid during the year for losses.....	\$ 895,817.81
Paid stockholders for interest or dividends.....	60,000.00
Commissions or brokerage to agents, less received on reinsurance.....	458,946.70
Salaries and allowances to agents, \$8,497.37; field and adjusting expenses, \$40,478.21. ...	48,975.58
Salaries, fees and all other charges, officers, \$10,500.00; clerks, \$31,476.95; other employees, \$43,200.50.....	85,177.45
Taxes on premiums, \$22,566.14; on real estate, \$372.26; on other investments, local tax, \$8,459.58.....	31,397.98
Insurance department fees and agents' licenses, \$8,470.96; municipal licenses, \$3,692.38.....	12,163.34

IOWA INSURANCE REPORT.

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Advertising, printing, stationery and maps, \$20,540.90; legal expenses, \$5,729.76; repairs and expenses on real estate, \$183.25; furniture and fixtures, \$3,228.06; miscellaneous, \$37,364.43....	67,046.00
Losses on sales or maturity of ledger assets.....	18,437.62
Premiums paid on bonds, \$19,805.58; freight, \$6,688.21; postage, \$3,965.84; revenue, \$9,190.52 ..	39,650.15
Total expenditures during the year.....	\$ 1,717,612.63
Balances	\$ 3,227,689.57

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value real estate, unincumbered	\$ 79,348.25
Mortgage loans on real estate, first liens.....	1,558,980.15
Loans secured by pledge of bonds, stocks, or other collateral...	13,300.00
Book value of bonds excluding interest \$1,027,750.54; and stocks, \$335,066.66.....	1,362,817.20
Cash in company's office, \$12,243.48; deposited in banks, \$256,223.35	268,466.83
Total	\$ 3,282,912.43
Deduct ledger liabilities: Agents' credit balances, \$4,285.55; borrowed money, retained for reinsurance, \$50,937.31	55,222.86
Total net ledger assets, as per balances	\$ 3,227,689.57

NON-LEDGER ASSETS.

Interest due, \$11,579.87; and accrued, \$44,258.72, on mortgages .	\$ 55,838.59
Interest accrued on bonds and stocks.....	16,669.79
Interest accrued on collateral loans.....	486.60
Total carried out	\$ 72,994.98
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 364,001.87
Deduct cost of collection, commission and brokerage.....	54,247.38
Net amount of uncollected premiums, not more than three months due	309,784.49
Gross assets.....	\$ 3,610,469.04
Deduct assets not admitted: bonds and stocks.....	\$ 5,004.76
Total	\$ 5,004.76
Total admitted assets.....	\$ 3,605,464.28

NON-LEDGER LIABILITIES.

Losses adjusted not yet due	\$ 55,595.73
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	50,027.18
Losses resisted (not outlawed), including interest, cost and other expenses thereon	12,850.00
Total amount of claims for losses.....	\$ 118,472.91
Deduct reinsurance due or accrued	17,168.35
Net amount of unpaid losses.....	\$ 101,304.56
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$1,013,079.24; unearned premiums (50 per cent)	\$ 506,539.62

Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$2,858,425.15; unearned premiums (pro rata) ..			1,522,398.40	
Total unearned premiums as computed above.....				2,028,925.00
Total amount of all liabilities.....				\$ 2,130,242.58
Joint stock capital actually paid up in cash.....			\$ 200,000.00	
Divisible surplus.....			1,275,221.70	1,475,221.70
Total				\$ 3,605,464.28

MISCELLANEOUS.

	Fire risks.	Premiums thereon
In force on the 31st day of December of the previous year as per line 5 under this heading in last year's statement.....	\$ 264,313,926	\$ 3,635,800.51
Written or renewed during the year.....	177,681,378	2,239,081.47
Total	\$ 441,995,304	\$ 5,875,487.98
Deduct those expired and marked off as terminated.....	138,281,035	1,876,288.51
In force at the end of the year.....	\$ 303,714,269	\$ 3,999,199.47
Deduct amount reinsured.....	8,406,895	127,695.08
Net amount in force.	\$ 295,307,374	\$ 3,871,504.39
Largest amount written on any one risk, not deducting reinsurance		10 000 00

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?..No.	
Losses incurred during the year, (fire, \$883,709.54; tornado, \$11,066.61)	\$ 894,776.15
Total amount of the company's stock owned by the directors at par value.....	78,750.00
Total amount loaned to officers and directors, \$14,000; loaned to stockholders, not officers. \$42,050.00.....	42,050.00
Does any officer, director, or trustee receive a commission or royalty on the business of the company?.....No.	

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.	Tornado	Aggregate.
Gross risks written.....	\$ 12,166,824.00	\$ 4,136,913.00	\$ 16,303,737.00
Gross premiums received.....	155,197.27	34,113.53	189,310.80
Losses paid.....	84,658.45	2,930.66	87,589.11
Losses incurred.....	82,905.05	2,930.66	85,835.71
Amount at risk.....	17,771,414.00	9,875,314.00	27,646,728.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
GERMAN FIRE INSURANCE COMPANY.

Organized under the laws of the state of Pennsylvania, made to the auditor of state of the state of Iowa, pursuant to the laws thereof.

President, A. E. SNEEAP.
First Vice-President, C. L. WALTHER
Secretary, A. H. ECKERT.

[Incorporated March 27, 1862. Commenced business July, 1862.]

Home office, 328 Fourth Avenue, Pittsburg, Pa.

CAPITAL STOCK

Amount of capital stock authorized and subscribed for.....	\$	200,000.00	
Amount of capital paid up in cash.....		200,000.00	
Amount of net ledger assets, December 31st of previous year..		459,601.74	
Error.....		261.75	
Extended at.....	\$		459,863.49

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	\$	48,709.96	
Net collected.....	\$	48,709.96	
Gross premiums written and renewed during the year, as per item 2, page 3 part VI.....		332,918.28	
Total.....	\$	381,628.24	
Deduct gross premiums and bills in course of collection at this date.....		66,337.21	
Entire premiums collected during the year.....	\$	315,291.03	
Deduct reinsurance, rebate, abatement, and return premiums..		73,179.61	
Required for premiums other than perpetuals.....	\$		242,111.42
Rents from company's property, including for company's use of own buildings.....	\$	194.79	
Interest on real estate mortgage loans, \$15,846.95; on other collateral loans, \$2,191.55.....		18,038.50	
Interest and dividends on stocks and bonds, \$4,499.08; from all other sources, \$341.30.....		4,840.38	
Total rents and interest.....	\$		23,073.67
Total income during the year.....			265,185.09
Total footings.....	\$		725,048.58

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross amount paid for losses (including \$22,218.80 occurring in previous years).....	\$	198,837.31	
Deduct amounts received for salvages, \$1,073.64, and from reinsurance in other companies, \$14,927.40.....		16,001.04	
Net amount paid during the year for losses.....	\$		182,836.27
For stockholders for interest or dividends.....			20,000.00
Commissions or brokerage to agents, less received on reinsurances			66,902.34
Rents for companies use of own buildings.....			2,400.00
Salaries, fees and all other charges, officers, \$5,400.00; clerks, \$4,196.56; other employees, \$1,200.....			10,796.56
Fees on premiums, \$4,851.45; on real estate, \$101.69.....			4,953.14
Insurance department fees and agents' licenses, \$1,905.04; municipal licenses, \$350.00.....			2,255.04
Advertising, printing and stationery, \$6,686.74 legal expenses, \$250.00; miscellaneous, \$5,902.31.....			12,839.05
Losses on other disbursements, viz: \$1,773.59 internal revenue; \$4,032.32 adjusting expenses.....			5,805.91
Total expenditures during the year.....			308,788.31
Balances.....	\$		416,260.27

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value real estate, unincumbered.....	\$	2,025.22	
Mortgage loans on real estate, first liens.....		255,405.00	
Loans secured by pledge of bonds, stocks or other collateral....		33,650.00	
Book value of bonds excluding interest, \$21,903.89; and stocks, \$61,949.25		83,853.14	
Cash deposited in banks.....		39,561.91	
Bills receivable.....		1,765.00	
Total		416,260.27	
Total net ledger assets.....			416,260.27

NON-LEDGER ASSETS.

Interest due, \$127.00, and accrued \$4,876.29 on mortgages.....	\$	5,003.29	
Interest accrued on bonds and stocks.....		343.50	
Total carried out.....	\$		5,346.79
Market value of real estate over book value			174.78
Market value of bonds and stocks over book value.....			23,301.80
Gross premiums in course of collection December 31st, not more than three months due.....	\$	66,337.21	
Deduct cost of collection, commission and brokerage.....		11,056.21	
Net amount of uncollected premiums, not more than three months due.....	\$		55,281.00
Gross assets.....			500,424.70
Total admitted assets.....	\$		500,424.70

NON-LEDGER LIABILITIES.

Losses adjusted not yet due.....	\$	8,721.49	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....		6,631.50	
Total amount of claims for losses.....	\$	15,352.99	
Deduct reinsurance due or accrued (give list of companies and amounts). as per Schedule E.....		2,416.41	
Net amount of unpaid losses.....	\$		12,936.58
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$174,622.55 unearned premiums (50 per cent).....		87,311.27	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$236,209.38; unearned premiums (pro rata)...		128,039.75	
Total unearned premiums as computed above.....	\$		215,351.02
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued.....			1,070.35
Total amount of all liabilities.....	\$		229,357.95
Joint stock capital actually paid up in cash.....	\$	200,000.00	
Divisible surplus.....		71,066.75	\$ 71,066.75
Total	\$		500,424.70

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5 under this heading in last year's statement.....	\$ 27,612,966	\$ 321,629.87
Written or renewed during the year	29,439,089	332,918.28
Total.....	\$ 57,052,055	\$ 654,548.15
Deduct those expired and marked off as terminated.....	19,857,202	223,797.82
In force at the end of the year.....	\$ 37,194,853	\$ 430,750.33
Deduct amount reinsured	1,685,566	19,918.40
Net amount in force.....	\$ 35,508,887	\$ 410,831.93
Largest amount writtten on any one risk, not deducting reinsurance		\$ 10,000.00

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affect this statement ?	No.
Losses incurred during the year fire	\$ 173,554.05
Total amount of the company's stock owned by the directors at par value.	25,250.00
Total loaned to officers and directors, \$1,800; loaned to stockholder's, not officers; \$1.000	2,800.00
Does any officer, director or trustee receive a commission or royalty on the business of the company?.....	No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

Gross risks written.....	\$ 271,561.66
Gross premiums received.....	3,555.10
Losses paid.....	2,281.81
Losses incurred.....	1,738.57
Amount at risk.....	407,342.49

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
GERMANIA FIRE INSURANCE COMPANY,

Organized under the laws of the State of New York, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

<i>President</i> , HUGO SCHUMANN.	<i>First Vice-President</i> , FR. VON. BERNUTH.
<i>Secretary</i> , CHAS. RUYKHAVER.	<i>Second Vice-President</i> , GEO. B. EDWARDS.
[Incorporated, March, 1859.	Commenced business, March, 1859.]

Home office, 624 William street.

CAPITAL STOCK.

Amount of capital stock authorized	\$ 1,000,000.00
Amount of capital paid up in cash.	1,000,000.00
Extended at	\$ 4,652,228.53

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.	
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	\$ 17,255.99

Gross premiums written and renewed during the year, as per item 2, page 3, part VI	1,690,660.88	
Total.....	\$ 1,707,916.87	
Deduct gross premiums and bills in course of collection at this date	14,028.76	
Entire premiums collected during the year.....	\$ 1,693,888.11	
Deduct reinsurance, rebate, abatement and return premiums ..	495,080.36	
Received for premiums other than perpetuals.....	\$ 1,198,807.75	\$ 1,198,807.75
Rents from company's property including for company's use of own buildings.....	23,053.72	
Interest on real estate mortgage loans, and on other collateral loans.....	17,389.48	
Interest and dividends on stocks and bonds, \$141,241.44; from all other sources, \$393.58	141,635.02	
Total rents and interest		182,078.22
Profit on sale or maturity of ledger assets during the year over book values		4,952.54
Total income during the year		1,385,838.51
Total footings.....		\$ 6,038,067.04

DISBURSEMENTS DURING YEAR

As shown by the books at home office at close of business December 31st:

Gross amount paid for losses (including \$108,954.38 occurring in previous years)	\$ 803,642.93	
Deduct amounts received for salvages (on losses of the last or previous years) \$3,819.05, and from reinsurance in other companies, \$148,670.66	152,489.71	
Net amount paid during the year for losses		\$ 651,153.22
Paid stockholders for interest or dividends; (amount declared during the year).....		150,000.00
Commissions or brokerage to agents, less received on reinsurances.....		236,401.49
Rents (including for company's use of own buildings) less from sub-leases		21,193.70
Salaries, fees and all other charges, officers, \$30,500; clerks, \$107,106.05		137,606.05
Taxes on premiums, \$25,545.92; on real estate, \$6,136.24; internal revenue, 8,928.57.....		40,610.73
Insurance department fees and agents' licenses, \$13,418.54; municipal licenses, \$1,807.29.....		15,225.83
Advertising, printing and stationery, \$14,388.20; legal expenses, \$713.17; repairs and expenses on real estate, \$15,945.26; miscellaneous, \$42,682.95.....		73,729.58
Losses on sales or maturity of ledger assets, \$2,374.66; other disbursements, viz., profit loss account items \$17,178.47....		19,553.13
Total expenditures during the year.....		\$ 1,345,473.73
Balances.....		\$ 4,692,593.31

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value real estate (Schedule A), unincumbered.....	\$ 686,824.27
Mortgage loans on real estate (Schedule B), first liens	378,500.00

IOWA INSURANCE REPORT.

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Book value of bonds excluding interest, \$2,034,011.08; and stocks, \$1,239,212.03; (Schedule D)	3,273,223.11	
Cash in company's office, \$4,356.76; deposited in banks, \$160,170.55	164,527.31	
Cash in hands of department managers	13,862.06	
Agent's debit balance, secured	175,656.56	
Total	\$ 4,692,593.31	
Total net ledger assets, as per balances on page 1		\$ 4,692,593.31

NON-LEDGER ASSETS.

Interest accrued on mortgages	\$ 8,903.75	
Interest accrued on bonds and stocks	1,250.00	
Rents due, \$625.03; and accrued, \$1,489.99; on company's property or lease	2,115.02	
Total carried out		\$ 12,268.77
Market value (not including interest, in item 9), of bonds and stocks over book value, as per Schedule D		207,390.89
Gross premiums in course of collection December 31st, not more than three months due	\$ 11,845.51	
Deduct cost of collection, commission and brokerage	2,773.49	
Net amount of uncollected premiums, not more than three months due		\$ 9,072.02
Gross premiums in course of collection December 31st, more than three months due, carried in	\$2,183.25	
Gross assets		\$ 4,921,324.99

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, and not yet due	\$ 50,478.60	
Losses in process of adjustment, or in suspense, including all reported and supposed losses	51,213.89	
Losses resisted (not outlawed), including interest, costs and other expenses thereon	9,181.00	
Total amount of claims for losses	\$ 110,873.49	
Deduct reinsurance due or accrued	29,301.88	
Net amount of unpaid losses		\$ 81,571.61
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$723,714.30; unearned premiums (50 per cent)	\$ 361,857.15	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$2,342,157.76; unearned premiums (pro rata)	1,201,920.85	
Total unearned premiums as computed above		\$ 1,563,778.00
Total amount of all liabilities		\$ 1,645,349.61
Joint-stock capital actually paid up in cash	\$ 1,000,000.00	
Divisible surplus	2,275,975.38	3,275,975.38
Total		\$ 4,921,324.99

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5 under this heading in last year's statement	\$ 402,859,714	\$ 3,157,191.42
Written or renewed during the year	216,550,840	1,690,660.88
Total	\$ 619,410,554	\$ 4,847,852.30

Deduct those expired and marked off as terminated.....	213,153.422	1,635,403.09
In force at the end of the year	\$ 406,257.132	\$ 3,212,449.21
Deduct amount reinsured.....	19,417,890	146,577.15
Net amount in force	\$ 386,839,242	\$ 3,065,872.06
Largest amount written on any one risk, not deducting reinsurance, \$35,000.		

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?.....	No
Losses incurred during the year fire.....	\$ 640,912.47
Total amount of the company's stock owned by the directors at par value.....	196,200.00
Does any officer, director, or trustee receive a commission or royalty on the business of the company?.....	No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Gross risks written.....	\$ 2,436,809.00
Gross premiums received.....	29,843.53
Losses paid.....	18,780.74
Losses incurred.....	19,282.63
Amount at risk.....	4,819,804.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
GERMAN ALLIANCE INSURANCE COMPANY.

Organized under the laws of the state of New York, made to the Auditor of State of the state of Iowa, pursuant to the laws thereof.

<i>President</i> , ADOLPH A. STROHN.	<i>Vice-President</i> , CHARLES A. HOYT
<i>Secretary</i> , CHARLES G. SMITH.	<i>Vice-President</i> , WILLIAM N. KREMER.

[Incorporated February, 1897. Commenced business February 8, 1897.]

Home office, Liberty and Nassau streets, New York.

CAPITAL STOCK.

Amount of capital stock authorized and subscribed for.....	\$ 400,000.00
Amount of capital paid up in cash	400,000.00
Amount of net ledger assets, December 31st of previous year.....	850,146.43
Extended at.....	\$ 850,146.43

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.

	Fire
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	\$ 65,333.23
Gross premiums written and renewed during the year, as per item 2, page 3, part VI	348,478.69
Total	\$ 413,811.92

Deduct gross premiums and bills in course of collection at this date	77,313.17	
Entire premiums collected during the year.....\$	336,498.75	
Deduct re-insurance, rebate, abatement, and return premiums	60,374.78	
Received for premiums, other than perpetuals.....\$	276,123.97	\$ 276,123.97
Interest and dividends on stocks and bonds	36,800.58	
Total rents and interest		\$ 36,800.58
Total income during the year		312,924.55
Sum of both amounts.....		\$ 1,163,070.98

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st:

Gross amount paid for losses (including \$55,239.03 occurring in previous years)	202,082.67	
Deduct amounts received for salvages (on losses of the last or previous years).....	2,028.37	
Net amount paid during the year for losses.....\$	200,054.30	\$ 200,054.30
Commissions or brokerage to agents, less received on reinsurance.		61,276.95
Salaries, fees and all other charges.....		1,800.00
Taxes.....		14,008.21
Insurance department fees and agents' licenses, \$4,845.57; municipal licenses, \$936.11; tax on franchise, \$130.00		5,912.68
Advertising, printing and stationery, \$31.55; miscellaneous, \$10 to.....		42.15
Total expenditures during the year.....		\$ 283,091.29
Balances		\$ 879,976.69

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st

Book value of bonds excluding interest, \$563,643.06; and stocks, \$28,670.69 (Schedule D)	853,333.75	
Deposited in bank	26,642.94	
Total.....\$	879,976.69	
Total net ledger assets, as per balances on page 1.....		\$ 879,976.69
Market value (not including interest, in item 9, of bonds and stocks over book value, as per Schedule D		57,946.25
Gross premiums in course of collection December 31st, not more than three months due	77,313.17	
Deduct cost of collection, commission and brokerage.....	26,895.05	
Net amount of uncollected premiums, not more than three months due.....		50,418.12
Gross assets.....		\$ 988,341.06

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid not yet due.....	25,135.33
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Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	\$	19,642.00	
Total amount of claims for losses.....	\$	44,777.33	
Net amount of unpaid losses.....	\$		44,777.33
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$226,266.51; unearned premiums (50 per cent).....	\$	113,133.25	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$168,529.58; unearned premiums (pro rata)....		89,487.04	
Total unearned premiums as computed above.....	\$		202,620.29
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued			159.15
Total amount of all liabilities	\$		247,556.77
Joint stock capital actually paid up in cash.....	\$	400,000.00	400,000.00
Divisible surplus			340,784.29
Total.....	\$		588,341.06

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December, 1899, of the previous year, as per line 5, under this heading in last year's statement....	\$ 45,067,175	\$ 339,958.32
Written or renewed during the year.	41,897,984	348,478.69
Total... .	\$ 86,965,159	\$ 688,437.01
Deduct those expired and marked off as terminated.....	35,071,438	203,640.92
In force at the end of the year... .	\$ 51,893,721	\$ 394,796.09
Net amount in force.....	\$ 51,893,721	\$ 394,796.09
Largest amount written on any one risk, not deducting reinsurance.		25,000.00

GENERAL INTERROGATORIES

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?...	No.
Losses incurred during the year (fire, \$188,770.40; tornado, \$124.15).....	\$ 188,894.15
Total amount of the company's stock owned by the directors at par value.....	89,200.00
Does any officer, director, or trustee receive a commission or royalty on the business of the company?.....	No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.	Tornado.	Aggregate.
Gross risks written.....	\$ 395,752.00	\$ 26,775.00	\$ 422,527.00
Gross premiums received.....	5,809.02	148.70	5,957.72
Losses paid.....	536.72	.....	536.72
Losses incurred.....	282.72	.....	282.72
Amount at risk.....	506,117.60	50,863.00	556,980.60

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
GERMAN AMERICAN INSURANCE COMPANY.

Organized under the laws of the State of New York, made to the Auditor of State of the
the State of Iowa, pursuant to the laws thereof.

President, WILLIAM N. KREMER.

Vice-President, LOUIS F. DOMMERICH.

Secretary, CHARLES G. SMITH.

[Incorporated, March, 1872. Commenced business March 7, 1872.]

Home office, Liberty and Nassau streets, New York.

CAPITAL STOCK.

Amount of capital stock authorized, \$1,000,000; subscribed.....	\$ 1,000,000.00	
Amount of capital paid up in cash.....	1,000,000.00	
Amount of net ledger assets, December 31, of previous year....	7,263,937.59	
Extended at.....		\$ 7,263,937.59

INCOME DURING YEAR.

As shown by the books at home office at close of business Decem-
ber 31st.

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement	\$ 527,849.41	
Deduct amount of same not collected	1,589.88	
Net collected	\$ 526,259.53	
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.	4,731,936.23	
Total ..	\$ 5,258,195.76	
Deduct gross premiums and bills in course of collection at this date	620,517.28	
Exire premiums collected during the year	\$ 4,637,678.48	
Deduct reinsurance, rebate, abatement and return premiums...	1,642,490.40	
Received for premiums other than perpetuals	\$ 2,995,188.08	\$ 2,995,188.08
Interest on real estate mortgage loans, \$2,234.45; on other collat- eral loans	2,234.45	
Interest and dividends on stocks and bonds, \$308,443.87; from all other sources, \$2,169.29	310,613.16	
Total rents and interest.....		\$ 312,847.61
Profit on sale or maturity of ledger assets during the year over book values.....		38,386.49
Total income during the year.....		3,346,422.18
Total footings ..		\$ 10,610,359.77

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business
December 31st.

Gross amount paid for losses (including \$398,207.38; occurring in previous years)	\$ 2,494,665.51
Deduct amounts received for salvages, (on losses of the last or previous years) \$13,315.19 and from reinsurance in other companies, \$768,893.49.....	\$ 782,208.68

Net amount paid during the year for losses.....	\$ 1,712,456.83
Paid stockholders for interest or dividends; amount declared during the year.....	300,000.00
Commissions or brokerage to agents, less received on reinsurance.....	482,068.07
Rents	34,495.56
Salaries, fees and all other charges, officers, clerks, and other employees.....	209,502.70
Taxes on premiums.....	77,440.87
Insurance Dep't fees and agents' licenses, \$15,315.67; municipal licenses, \$5,784.28; tax on franchise, \$190.00 ...	21,289.95
Advertising, printing and stationery, \$36,863.48; furniture and fixtures, \$4,456.25; miscellaneous, \$250,962.48	292,282.21
Total expenditures during the year	\$ 3,129,536.19
Balances	\$ 7,480,823.58

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at
close of business December 31st.

Book value real estate (Schedule A), unincumbered	\$ 15,000.00
Mortgage loans on real estate (Schedule B), first liens.....	13,000.00
Book value of bonds excluding interest, \$4,851,955.54; and stocks, \$2,240,463.69 (Schedule D).....	7,092,419.23
Cash in company's office, \$9,599.34, deposited in bank \$350,805.01	360,404.35
Total.....	\$ 7,480,823.58
Total net ledger assets, as per balances on page 1.....	\$ 7,480,823.58

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$ 173.00
Total carried out.....	\$ 173.00
Market value (not including interest, in item 9), of bonds and stocks over book value, as per Schedule D	609,047.77
Gross premiums in course of collection December 31st, not more than three months due	\$ 586,236.99
Deduct cost of collection, commission, and brokerage	115,284.62
Net amount of uncollected premiums, not more than three months due.....	\$ 470,952.37
Gross assets	\$ 8,560,996.72
Total admitted assets.....	\$ 8,560,996.72

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid not yet due.....	\$ 169,939.00
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	241,677.00

Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	41,863.00	
Total amount of claims for losses.....	\$ 453,479.00	
Deduct re-insurance due or accrued (give list of companies and amounts), Schedule E)	81,596.00	
Net amount of unpaid losses.....		\$ 371,883.00
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks. \$2,177,353.11; unearned premiums (50 per cent).....	\$ 1,088,676.55	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy,\$3,295,103.95; unearned premiums (pro rata)..	1,164,020.97	
Total unearned premiums as computed above,.....		\$ 2,742,697.52
Salaries, rent, expenses, taxes, bills, accounts, fees., etc., due or accrued		17,173.66
Return premiums and unpaid rebates, \$2,072.26;and reinsurance premiums \$159,458.58		161,530.84
Total liabilities....		\$ 3,293,285.02
Joint-stock capital actually paid up in cash.....		1,000,000.00
Divisible surplus.....		4,267,711.70
Total		\$ 8,560,996.72

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year, as per line 5, under this heading in last year's statement	\$ 720,917,823	\$ 5,841,188.49
Written or renewed during the year	529,306,767	4,731,936.23
Total	\$1,250,224,590	\$ 10,573,124.72
Deduct those expired and marked off as terminated.....	456,724,930	4,050,183.76
In force at the end of the year.....	\$ 793,499,660	\$ 6,522,940.96
Deduct amount reinsured	142,112,746	1,050,483.90
Net amount in force.....	\$ 651,386,914	\$ 5,472,457.06
Largest amount written on any one risk, not deducting reinsurance, \$325,000.00,		

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?.....	No
Losses incurred during the year, fire. \$1,741,331.21; tornado, \$3,990.22	\$1,745,321.43
Total amount of the company's stock owned by the directors at par value.	139,100.00
Does any officer, director or trustee receive a commission or royalty on the business of the company?.....	No.
The amount of "Special Reserve Fund," according to said law, deposited with the insurance department of the state of New York.....	500,000.00
The amount of "Guarantee Surplus Fund," as provided for by said law.....	500,000.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.	Tornado.	Aggregate.
Gross risks written	\$ 3,794,850.51	\$ 347,325.00	\$ 4,142,175.51
Gross premiums received	54,983.58	2,077.39	57,060.97
Losses paid.....	16,445.30	68.88	16,514.18
Losses incurred.....	20,308.30	68.88	20,377.18
Amount at risk	5,991,354.00	659,917.00	6,651,271.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
GIRARD FIRE AND MARINE INSURANCE COMPANY.

Organized under the laws of the State of Pennsylvania, made to the Auditor of State of the
State of Iowa, pursuant to the laws thereof.

President, ALFRED S. GILLETT. *First Vice-President*, JAMES B. ALVORD
Secretary, EDWIN F. MERRILL, *Second Vice-President*, HENRY M. GRATZ.
[Incorporated, March 26, 1853. Commenced business, May, 1853.]

CAPITAL STOCK.

Amount of capital stock authorized, \$300,000; subscribed for...	\$	300,000.00	
Amount of capital paid up in cash.....		300,000.00	
Amount of net ledger assets, December 31st of previous year...		1,876,367.97	
Extended at	\$	1,876,367.97	

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.			
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement	\$	81,065.68	
Net collected.....	\$	81,065.68	
Gross premiums written and renewed during the year, as per item 2, page 3, part VI		524,666.28	
Total.	\$	605,731.96	
Deduct gross premiums and bills in course of collection at this date.	\$	83,691.56	
Entire premiums collected during the year	\$	522,040.40	
Deduct reinsurance, rebate, abatement and return premiums		130,309.50	
Received for premiums other than perpetuals.....	\$	391,730.90	\$ 391,730.90
Deposit premiums, received on peptual risks			28,540.53
Rents from company's property, including \$5,000 for company's use of own buildings.....		18,648.87	
Interest on real estate mortgage loans, \$39,918.40; on other col- lateral loans, \$5,114.24.....		45,032.64	
Interest and dividends on stocks and bonds, \$28,981.54; from all other sources, \$877.52.....		29,859.06	
Total rents and interest.....			93,540.57
Profit on sale or maturity of ledger assets during the year over book values.....			7,948.93
From all other sources, viz: Assignments.....			879.50
Total income during the year.....	\$	522,640.43	
Total footings	\$	2,399,008.4	

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross amount paid for losses (including \$44,379.86 occurring in previous years).....	\$	300,863.56	
Deduct amounts received for salvages (on losses of the last or previous years) \$4,119.56; and from reinsurance in other companies, \$44,063.25		48,182.81	
Net amount paid during the year for losses.....	\$	252,680.75	\$ 252,680.75
Deposit premiums returned			22,968.79
Paid stockholders for interest or dividends (amount declared during the year)			63,000.00
Commissions or brokerage to agents, less received on reinsurances.....			97,181.08
Salaries and allowances to agents			15,081.21
Rents (including \$5,000 for company's use of own buildings) less \$375 from sub-leases			8,645.00
Salaries, fees and all other charges, officers, \$20,500.00; clerks, \$21,303.96; other employees, \$1,250.00			43,113.96
Taxes on premiums, \$13,490.12; on real estate, \$5,504.12; on other investments, none			18,994.24
Insurance department fees and agents' licenses, \$2,157.40; municipal licenses, \$1,123.52; tax on franchise, none....			3,280.92
Advertising, printing and stationery, \$10,724.89; legal expenses, \$899.58; repairs and expenses on real estate, \$7,790.95; miscellaneous, \$22,240.84.			41,656.26
Losses on sales or maturity of ledger assets.....			12,518.53
Internal revenue tax			2,726.43
Total expenditures during the year.....	\$		581,847.17
Balances	\$		1,817,161.23

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value real estate (Schedule A) unincumbered	\$	300,431.65	
Mortgage loans on real estate (Schedule B) first liens		634,700.00	
Loans secured by pledge of bonds, stocks or other collateral (Schedule C)		95,780.00	
Book value of bonds excluding interest \$571,749.66 and stocks \$115,626.64; (Schedule D).....		687,376.30	
Cash in company's office, \$2,528.31; deposited in banks, \$59,158.84		61,687.15	
Bills receivable, \$27,523.13; agents' debit balances, none ...		27,523.13	
Perpetual re-insurance, \$5,397; insurance \$1,633.60; Hotel Fire, \$2,532.40; Phila. Unds, \$100.00.....		9,663.00	
Total net ledger assets as per balances on page 1.....	\$		1,817,161.23

NON-LEDGER ASSETS

Interest due, \$592.50, and accrued, \$9,573.08 on mortgages	\$	10,165.58	
Interest accrued on bonds and stocks		8,222.08	
Interest due, \$1,496.40, and accrued, \$1,760.20 on collateral loans		3,256.60	
Rents due, \$389.66, and accrued, \$83.51 on company's property or lease		473.17	
Total carried out.....	\$		22,117.43
Market value on real estate over book value, as per Schedule A.	\$		81,568.35
Market value, not including interest in item 9, of bonds and stocks over book value, as per Schedule D.....			51,596.70

Gross premiums in course of collection December 31st, not more than three months due.....	\$ 95,696.06	
Deduct cost of collection, commission and brokerage.....	18,912.06	
Net amount of uncollected premiums, not more than three months due.....		76,784.00
Due from companies for re-insurance on losses paid.		2,357.13
Gross assets		2,051,584.84
Deduct assets not admitted :		
Company's stock—owned, \$44,863.00; loans on \$2,000.00	\$ 46,863.00	
Furniture, fixtures and safes.	2,532.40	
Bills receivable, past due	1,191.10	
Total		51,286.50
Total admitted assets.....		\$ 2,000,298.34

NON-LEDGER LIABILITIES.

Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	23,369.23	
Losses resisted (not outlawed) including interest, costs and other expenses thereon.....	2,575.00	
Total amount of claims for losses.....	\$ 25,944.23	
Deduct re-insurance due or accrued as per Schedule E.....	2,760.86	
Net amount of unpaid losses.....		\$ 23,183.37
Gross premiums, less reinsurance, received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$199,872.33; unearned premiums (50 per cent)	99,936.17	
Gross premiums, less reinsurance, received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$587,316.61; unearned premiums (pro rata)..	304,456.84	
Total unearned premiums as computed above.....		\$ 404,393.01
Amount reclaimable by the insured on perpetual fire insurance policies being 90 per cent. of the premium or deposit received		624,610.07
Return premiums \$12,519.91; and re-insurance premiums, \$7,170.78, general expenses \$11,596.75		31,287.44
Total amount of all liabilities		\$ 1,083,473.89
Joint stock capital actually paid up in cash	\$ 300,000.00	
Divisible surplus	616,824.45	\$ 916,824.45
Total		\$ 2,000,298.34

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement	\$	\$
Written or renewed during the year
Total	\$	\$
Deduct those expired and marked off as terminated.....
In force at the end of the year	\$	\$
Deduct amount reinsured
Net amount in force	\$	\$
Largest amount written on any one risk, not deducting reinsurance, \$		

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement? No.
Losses incurred during the year.....\$ 278,625.90
Total amount of the company's stock owned by the directors at par value. 37,500.00
Total amount loaned to officers, and directors 2,000.00
Does any officer, director or trustee receive a commission or royalty on the business of the company? No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Gross risks written	\$1,463,606.33
Gross premiums received	15,909.26
Losses paid	5,857.60
Losses incurred	7,666.04
Amount at risk.....	2,471,433.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

GLENS FALLS INSURANCE COMPANY.

Organized under the laws of the State of New York, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, J. L. CUNNINGHAM. First Vice-President, STEPHEN BROWN.
Secretary, R. C. LITTLER.

[Incorporated, May, 1849. Commenced business, May, 1850.]

Home office, Cor. Glen and Bay streets, Glens Falls, New York.

CAPITAL STOCK.

Amount of capital stock authorized and subscribed for	\$ 200,000.00
Amount of capital paid-up in cash	200,000.00
Amount of net ledger assets, December 31st of previous year ..	3,221,706.12
Extended at.	\$ 3,221,706.12

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st:

Entire premiums collected during the year	\$ 1,034,936.08
Deduct, reinsurance, rebate, abatement and return premiums...	196,843.70
Received for premiums other than perpetuals	\$ 838,092.98
Rents from company's property, including for company's use of own buildings.	\$ 2,011.41
Interest on real estate mortgage loans, \$71,087.44; on other collateral loans \$240.00 ..	71,327.44
Interest and dividends on stocks and bonds, \$89,860.00; from all other sources, \$16,999.04	106,859.04
Total rents and interest	\$ 180,197.89
Received on doubtful agents' accounts	216.78
Total income during the year.....	\$ 1,018,507.65
Total footings.....	\$ 4,240,213.77

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross amount paid for losses (including \$38,928.00, occurring in previous years).	\$ 504,853.53
Deduct amounts received for salvages (on losses of the last or previous years) \$1,086.15; and from reinsurance in other companies, \$51,693.35	52,779.50
Net amount paid during the year for losses.	\$ 452,074.03
Paid stockholders for interest or dividends; amount declared during the year.	60,000.00
Commissions or brokerage to agents, less received on reinsurances.	189,674.41
Salaries, fees and all other charges, officers, \$13,500.00; clerks, \$39,537.85; other employees, \$11,100.32.	64,138.17
Taxes on premiums, \$15,745.91; on real estate, \$18,523.98; on other investments, \$6,198.95; on internal revenue, \$5,831.75.	46,300.59
Insurance department fees and agents' licenses, \$7,238.54; municipal licenses, \$4,661.97; tax on franchise, \$970.30	12,870.81
Advertising, printing and stationery, \$14,345.28; legal expenses, \$2,670.94; repairs and expenses on real estate, \$2,325.71; furniture and fixtures, \$80.45; miscellaneous, \$46,586.28.	66,008.66
Losses on sales or maturity of ledger assets, \$2,000.00; other disbursements, viz: Premium paid on bonds, bought, \$84.00; real estate valued less than cost, \$2,031.36; agents' accounts charged profit and loss, \$2,016.49; allowances to manager, \$2,000	16,447.85
Total expenditures during the year	\$ 907,514.52
Balances.	\$ 3,332,699.25

LEDGER ASSETS

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value real estate (Schedule A), unincumbered.	\$ 62,700.00
Mortgage loans on real estate (Schedule B), first liens.	1,140,386.66
Loans secured by pledge of bonds, stocks or other collateral (Schedule C)	4,000.00
Book value of bonds, excluding interest, \$1,575,922.05; and stocks, \$245.00, (Schedule D).	1,600,422.05
Cash in company's office, \$3,944.92; deposits in banks, \$419,432.15	423,377.07
Bills receivable, \$922.84; agents' debit balances, \$100,890.63, (secured)	101,813.47
Total.	\$ 3,332,699.25
Total net ledger assets.	\$ 3,332,699.25

NON-LEDGER ASSETS.

Interest due, \$6,377.24, and accrued, \$464.75 on mortgages.	\$ 6,841.99
Interest accrued on bonds and stocks.	8,326.53
Total carried out.	\$ 15,168.52
Market value (not including interest) of bonds and stocks over book value (Schedule D).	90,980.00
Gross assets.	\$ 3,438,847.77
Deduct assets not admitted, contingent depreciation on mortgage loans	80,000.00
Total admitted assets.	\$ 3,418,847.77

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due	\$	25,120.16	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....		28,684.00	
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....		6,723.60	
		<hr/>	
Total amount of claims for losses.....	\$	60,527.76	
Deduct reinsurance due or accrued (give list of companies and amounts) as per Schedule E.....		9,963.48	
		<hr/>	
Net amount of unpaid losses.....	\$		50,564.28
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks \$395,896.65; unearned premiums (50 per cent).....		197,948.32	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$423,147.76; unearned premiums, (pro rata).....		733 145.08	
		<hr/>	
Total unearned premiums as computed above.....			931,093.40
Salaries rent, expenses, taxes, bills, accounts, fees, etc., due or accrued.			10,000.00
		<hr/>	
Total amount of all liabilities.....	\$		991,657.68
Joint stock capital actually paid up in cash		200,000.00	
Divisible surplus.....		2,227,190.09	2,427,190.09
		<hr/>	
Total.....	\$		3,418,847.77

MISCELLANEOUS.

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December, of the previous year as per line 5. under this heading in last year's statement.....	\$ 181,506,339	\$ 1,844,294.71
Written or renewed during the year.....	97,089,269	1,034,936.68
	<hr/>	<hr/>
Total	\$ 278 595,608	\$ 2,929,231.39
Deduct those expired and marked off as terminated.....	91,113,341	964,456.74
	<hr/>	<hr/>
In force at the end of the year	\$ 187,482,267	\$ 1,964,774.65
Deduct amount reinsured.	11,101,505	145,730.24
	<hr/>	<hr/>
Net amount in force	\$ 176,380,762	\$ 1,819,044.41

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?.....	No.
Losses incurred during the year.	\$ 513,901.95
Total amount of the company's stock owned by the directors at par value.....	69,680.00
Does any officer, director or trustee receive a commission or royalty on the business of the company ...	No.
The amount of "Special Reserve Fund," according to said law, deposited with the insurance department of the state of New York.....	200,000.00
The amount of "Guaranty Surplus Fund," as provided for by said law.....	200,000.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

Gross risks written.....	2,187,890.00
Gross premiums received.....	21,851.30
Losses paid	5,741.24
Losses incurred.....	5,666.24

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
GREENWICH INSURANCE COMPANY.

Organized under the laws of the State of New York, made to the Auditor of State of the State
of Iowa, pursuant to the laws thereof.

President, MASON A. STONE.

Assistant Secretary, WALTER B. WARD.

[Incorporated, May 5, 1834. Commenced business, January 1, 1835.]

Home office, 161 Broadway, City of New York.

CAPITAL STOCK.

Amount of capital stock authorized and subscribed for	\$	200,000.00
Amount of capital paid up in cash		200,000.00
Amount of net ledger assets, December 31st of previous year....		990,703.40
Extended at	\$	990,703.40

INCOME DURING YEAR.

As shown by the books at home office at close
of business December 31st.

	Fire.	Marine and Inland.	
Gross premiums and bills unpaid at close of pre- vious year, as shown by that year's statement. \$	220,330.20	\$	17,526.13
Deduct amount of same not collected	27,660.68		247.48
Net collected	\$ 192,653.52	\$	17,278.65
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	1,785,380.36		206,636.98
Total.....	\$ 1,978,043.88	\$	223,915.63
Deduct gross premiums and bills in course of col- lection at this date	293,599.55		18,727.14
Entire premiums collected during the year. \$	1,684,444.33	\$	205,188.49
Deduct re-insurance, rebate, abatement, and return premiums.....	397,635.96		26,994.47
Received for premiums, other than per- petuals	\$ 1,286,808.37	\$	179,191.02
Rents from Co's property, including \$12,000 for Co's use of own building			16,125.00
Interest and dividends on stocks and bonds. \$45,- 422.47; from other sources, \$7.24			45,429.71
Total rents and interest.....		\$	61,554.71
Profit on sale or maturity of ledger assets during the year over book values.....			3,732.63

From all other sources, viz.: (Itemize profit and loss a count.) Supposed bad debt, \$99 04; tax refund, \$739.49; commission, \$31.05.....	869.58
Total income during the year.....	\$ 1,531,166.31
Total footings.....	\$ 2,521,869.71

DISBURSMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

	Fire.	Marine and Inland.	
Gross amount paid for losses (including \$162,-066.80 occurring in previous years).....	\$ 876,629.62	\$ 105,221.13	
Deduct amounts received for salvage on losses of the last or of previous years, \$11,538.27 and from reinsurance in other companies, \$41,111.50.....	137,379.87	15,269.90	
Net amount paid during the year for losses.....	\$ 739,249.75	\$ 89,951.23	\$ 829,200.98
Paid stockholders for interest or dividends (amount declared during the year).....			20,000.00
Commissions or brokerage to agents, less received on reinsurances.....			287,248.20
Rents for company's use of own building.....			12,000.00
Salaries, fees and other charges, officers, clerks and other employees.....			133,764.17
Taxes on premiums, \$20,127.59; on real estate, \$3,782.89.....			23,910.48
Insurance department fees and agents' licenses.....			14,815.94
Advertising, printing and stationery, \$18,411.25; repairs and expenses on real estate, \$470.16; furniture and fixtures, \$376.40; miscellaneous, \$170.998.41.....			190,256.22
Loss on sales or maturity of ledger assets, \$834.95; other disbursements, viz.: Internal revenue, \$10,880.89.....			11,715.84
Total expenditures during the year.....			1,522,911.83
Balance.....			\$ 998,957.88

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value real estate (Schedule A) unincumbered..	\$ 127,500.00	
Book value of bonds excluding interest, \$339,956.61, and stocks, \$605,106.81 (Schedule D).....	945,063.42	
Cash in company's office \$15,610.95; deposited in banks, \$12,945.28	28,556.23	
Bills receivable, \$13,991.07; agents' debit balances, \$1,754.90....	15,745.97	
Total.....	\$ 1,117,871.62	
Deduct ledger liabilities:		
Borrowed money, \$117,000; all other, \$1,913.74.....	118,913.74	
Total net ledger assets, as per balances on page 1.....		\$ 998,957.88

NON-LEDGER ASSETS.

Market value of real estate over book value, as per Schedule A.	172,500.00
Market value (not including interest in item 9) of bonds and stocks over book value, as per Schedule D ..	308,386.58
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 291,820.66

Deduct cost of collection, commission and brokerage.....	50,000.00	
Net amount of uncollected premiums, not more than three months due... ..		\$ 241,820.66
Gross premiums in course of collection December 31st, more than three months due, carried in \$20,506.03		
Gross assets.....		\$ 1,721,665.12
Deduct assets not admitted:		
Depreciation from book values of above net ledger assets to bring same to market value, item 15.....		5,000.00
Total admitted assets.....		\$ 1,716,665.12

NON-LEDGER LIABILITIES.

Losses adjusted, not yet due.....	\$ 9,666.29	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	167,138.78	
Losses resisted (not outlawed) including interest, costs, and other expenses thereon.....	7,775.00	
Total amount of claims for losses.....	\$ 184,580.00	
Deduct reinsurance due or accrued (give list of companies and amounts), as per Schedule E.....	17,614.87	
Net amount of unpaid losses.....		\$ 166,965.20
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks. \$871,405.13; unearned premiums (50 per cent)	\$ 435,702.57	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$1,131,234.10; unearned premiums (pro rata) ..	637,020.78	
Gross premiums (less reinsurance, including both cash and bills), received and receivable upon all unexpired inland navigation risks, \$100,805.69; unearned premiums (50 per cent).....	50,402.81	
Total unearned premiums as computed above.....		\$ 1,123,126.19
Amount reclaimable by the insured on perpetual fire insurance policies, being 90 per cent of the premium or deposit received.....		931.50
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued.....		5,000.00
Return premiums, \$15,124.75; and reinsurance premiums, \$5,000		20,124.75
Total amount of all liabilities.....		\$ 1,366,147.64
Joint stock capital actually paid up in cash.....	\$ 200,000.00	
Divisible surplus.....	200,517.48	400,517.48
Total		\$ 1,716,665.12

MISCELLANEOUS.

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.	Marine and inland risks.	Premiums thereon.
In force on the 31st day of December of the previous year, as per line 5 under this heading in last year's statement	\$ 263,037,812	\$ 1,684,496.57	\$ 2,090,204	\$ 69,405.29
Written or renewed during the year.....	211,775,301	1,785,380.36	53,118,216	206,636.98
Total	\$ 474,813,113	\$ 3,469,876.93	\$ 55,208,420	\$ 276,042.27

Deduct those expired and marked off as terminated	164,428,586	1,223,500.79	52,510,241	173,868.22
In force at the end of the year.....	\$ 310,384,527	\$ 2,246,376.14	\$ 2,698,179	\$ 102,174.05
Deduct amount reinsured in companies licensed in New York only.....	29,559,597	242,701.91	27,167	1,368.36
Net amount in force	\$ 280,824,930	\$ 2,003,674.23	\$ 2,671,012	\$ 100,805.69
Largest amount in any one hazard.....				40,000.00

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?.....	No.
Losses incurred during the year, fire, \$758,002.54; marine and inland, \$98,648.85; tornado, \$914.44.....	\$ 857,565.83
Total amount of the company's stock owned by the directors at par value.....	103,575.00
Does any officer, director or trustee receive a commission or royalty on the business of the company?.....	No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.	Tornado.	Aggregate.
Gross risks written.....	\$ 1,732,819.00	\$ 99,125.00	\$ 1,831,944.00
Gross premiums received.....	18,703.72	599.92	19,303.64
Losses paid.....	8,862.85		8,862.85
Losses incurred.....	8,528.35		8,528.35
Amount at risk.....	2,252,091.00	100,525.00	2,352,616.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the conditions and affairs of the

HAMBURG BREMEN FIRE INSURANCE COMPANY,

Organized under the laws of the State of Hamburg, Empire of Germany, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President pro tem, F. L. LOESENER.

Vice-President H. MINCHMEYER.

Managing Director, S. V. DORIEN.

[Incorporated, 1854.

Commenced business, January 1, 1855.]

Home Office, 4 Henberg, Hamburg, Germany.

CAPITAL STOCK.

Amount of net ledger assets December 31st of previous year....	\$ 1,350,006.40
Extended at.....	\$ 1,350,006.40

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	\$ 140,979.08
Net collected.....	\$ 140,979.08
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	1,610,706.60
Total.....	\$ 1,751,685.68

Deduct gross premiums and bills in course of collection at this date	128,894.94	
Entire premiums collected during the year....	\$ 1,622,790.74	
Deduct reinsurance, rebate, abatement and return premiums....	308,781.22	
Received for premiums other than perpetuals.....		\$ 1,314,009.52
Interest and dividends on stocks and bonds \$51,158.52 other sources.....	2,762.37	
Total rents and interest.....		\$ 53,920.89
Profit on sale or maturity of ledger assets during the year over book values		2,226.17
From all other sources		751.43
Total income during the year.....		1,370,908.01
Total footings		\$ 2,720,914.41

DISBURSEMENTS DURING YEAR.

As shown by the books at the home office at close of business December 31st:		
Gross amount paid for losses (including \$98,869.16 occurring in previous years)	\$ 857,500.68	
Deduct amounts received for salvages (on losses of the last or previous years), 7,641.93; and from reinsurance in other companies, \$55,660.13.	63,302.06	
Net amount paid during the year for losses.....		\$ 794,198.62
Paid stockholders for interest or dividends, remitted to home office		71,237.26
Commissions or brokerage to agents, less received on reinsurances.....		254,582.67
Salaries and allowances to agents		64,739.12
Rents.....		12,292.69
Salaries, fees and all other charges, officers, clerks and other employees.....		53,372.16
Taxes on premiums.		26,118.43
Insurance department fees and agents' licenses, \$4,342.89; municipal licenses, \$7,140.37; tax on franchise, \$2,477.75..		40,079.44
Advertising, printing and stationery, \$12,020.47 legal expenses, \$546.18; miscellaneous, \$59,516.45		72,083.10
Losses on sale or maturity of ledger assets.....		427.91
Total expenditures during the year.....		1,363,012.97
Balances		\$ 1,357,901.44

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st		
Loans secured by pledge of bonds, stocks, or other collaterals (Schedule C).	\$ 65,000.00	
Book value of bonds excluding interest.	1,194,970.97	
Cash deposited in banks	93,724.64	
Agents' debit balances	4,205.83	
Total	\$ 1,357,901.44	
Total net ledger assets, as per balances		\$ 1,357,901.44

NON-LEDGER ASSETS.

Interest due and accrued on bonds and stocks.....	\$ 15,429.16	
Total carried out.		\$ 15,429.16
Market value, not including interest, in item 9, of bonds and stocks over book value (Schedule D,).....		88,956.12
Gross premiums in course of collection December 31st, not more than three months due	128,894.94	
Deduct cost of collection, commission and brokerage	34,049.79	
Net amount of uncollected premiums, not more than three months due.		94,845.15
Gross assets.....		\$ 1,557,131.87
Deduct assets not admitted, agents's debit balances, unsecured..	\$ 4,205.83	
Total		4,205.83
Total admitted assets.....		\$ 1,552,926.04

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due.....	\$ 12,445.00	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	33,955.00	
Losses resisted (not outlawed) including interest, costs and other expenses thereon.	16,550.00	
Total amount of claims for losses.	\$ 62,950.00	
Net amount of unpaid losses.....		\$ 62,950.00
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$966,134.95; unearned premiums (50 per cent)....	\$ 483,067.48	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$940,721.81; unearned premiums (<i>pro rata</i>)	\$ 507,327.67	
Total unearned premiums as computed above.....		\$ 990,395.15
Total amount of all liabilities		\$ 1,053,345.15
Divisible surplus.		499,580.89
Total.....		\$ 1,552,926.04

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force December 31st day of December of the previous year as per line 5, under this heading in last year's statement.	\$ 143,002,274	\$ 1,733,854.82
Written or renewed during the year.....	132,442,173	1,610,706.60
Totals.	\$ 275,444,447	\$ 3,344,561.42
Deduct those expired and marked off as terminated	112,419,882	1,359,777.77
In force at the end of the year	\$ 163,024,565	\$ 1,984,783.65
Deduct amount reinsured.....	6,844,302	77,926.89
Net amount in force.....	\$ 156,180,263	\$ 1,906,856.76
Largest amount written on any one risk not deducting reinsurance.....	\$ 42,000.00	

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement? No.
Losses incurred during the year..... \$ 733,338.62
Does any officer, director or trustee receive a commission or royalty on the business of the company? No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Gross risks written.....	\$ 797,407.00
Gross premiums received.....	11,738.81
Losses paid.....	4,881.81
Losses incurred.....	5,371.81
Amount at risk.....	1,065,511.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

HANOVER FIRE INSURANCE COMPANY,

Organized under the laws of the State of New York, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

<i>President</i> , CHARLES A. SHAW.	<i>First Vice-President</i> , JOS. T. LOW
<i>Secretary</i> , JOS. McCORD.	<i>Second Vice-President</i> , JOS. McCORD.

[Incorporated, April 1852. Commenced business, April, 1852.]
Home office, 34 Pine street, New York.

CAPITAL STOCK.

Amount of capital stock authorized and subscribed for	\$ 1,000,000.00
Amount of capital paid up in cash.....	1,000,000.00
Amount of net ledger assets, December 31st of previous year...	2,494,581.92
Extended at	\$ 2,494,581.92

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.	
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement	\$ 271,590.81
Deduct amount of same not collected.....	4,386.67
Net collected	\$ 267,204.14
Gross premiums written and renewed during the year, as per item 2, page 3, part VI	2,340,886.63
Total.	\$ 2,608,090.77
Deduct gross premiums and bills in course of collection at this date.....	298,991.47
Entire premiums collected during the year	\$ 2,309,099.30
Deduct reinsurance, rebate, abatement and return premiums ..	588,502.04
Received for premiums other than perpetuals.....	\$ 1,720,597.26
Rents for company's property, including \$12,000 for company's use of own buildings.....	\$ 27,802.54
Interest on real estate mortgage loans.....	175.00

Interest and dividends on stocks and bonds, \$85,904.71; from all other sources, \$3,254.14.....	89,158.85	
Total rents and interest.....		\$ 117,136.39
Profit on sale or maturity of ledger assets during the year over book values		25,189.40
Total income during the year.....		\$ 1,862,923.05
Total footings.....		\$ 4,357,504.97

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross amount paid for losses (including \$199,867.78 occurring in previous years)	\$ 1,311,853.59	
Deduct amounts received for salvages (on losses of the last or previous years), \$6,247.29; and from reinsurance in other companies, \$193,793.56.....	200,040.85	
Net amount paid during the year for losses.....	\$ 1,111,812.74	\$ 1,111,812.74
Paid stockholders for interest or dividends (amount declared during year)		100,000.00
Commissions or brokerage to agents, less received on reinsurance.....		345,859.22
Rents, including \$12,000 for company's use of own buildings....		15,781.00
Salaries, fees and all other charges; officers, \$14,500; clerks, \$127,444.23; other employees, \$5,895.....		147,839.23
Taxes on premiums, \$34,956.60; on real estate, \$6,369.88; on other investments, \$116.80.....		41,443.28
Insurance department fees and agents' licenses, \$13,405.39; internal revenue, \$13,168.66; tax on franchise, \$190.....		26,764.05
Advertising, printing and stationery, \$21,224.97; repairs and expenses on real estate, \$3,962.43; legal expenses, \$1,211.69; furniture and fixtures, \$354.45; miscellaneous, \$114,630.91...		141,384.45
Losses on sales or maturity of ledger assets, \$35.00; agents' balances charged to profit and loss, \$1,015.31.....		1,050.31
Total expenditures during the year.....		\$ 1,931,934.28
Balance.....		\$ 2,425,570.69

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value real estate (Schedule A), unincumbered.....	\$ 420,368.75	
Mortgage loans on real estate (Schedule B) first liens.....	3,500.00	
Book value of bonds excluding interest, \$850,488.91 and stocks, \$1,014,134.72 (Schedule D).....	1,864,623.63	
Cash in company's office, \$53,978.74; deposited in banks, \$83,099.57.....	137,078.31	
Total.....	\$ 2,425,570.69	
Total net ledger assets, as per balances on page 1....		\$ 2,425,570.69

NON-LEDGER ASSETS.

Interest due and accrued, on mortgages.....	\$ 14.58	
Interest due and accrued, on bonds and stocks.....	15,672.50	
Rents due and accrued.....	1,443.33	
Total carried out.....		\$ 17,130.41

Market value of real estate over book value, as per Schedule A..	29,631.25
Market value (not including interest, in item 9), of bonds and stocks over book value, as per Schedule D	386,955.12
Gross premiums in course of collection December 31st, not more than three months due.....\$	291,550.74
Deduct cost of collection, commission and brokerage.....	51,473.34
Net amount of uncollected premiums, not more than three months due.....	\$ 240,077.40
Gross premiums in course of collection December 31st, more than three months due, carried in.....\$7,440.73	
Due from other companies for re-insurance on losses paid.....	8,940.83
Gross assets	\$ 3,108,305.70

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid,	\$ 132,867.86
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	161,660.16
Losses resisted (not outlawed), including interest, costs and other expenses thereon	19,847.20
Total amount of claims for losses	\$ 314,375.22
Deduct reinsurance due or accrued (give list of companies and amounts) as per Schedule E.....	71,431.54
Net amount of unpaid losses.....	\$ 242,943.68
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy including interest premiums on perpetual fire risks, \$1,227,925.62; unearned premiums (50 per cent.)	\$ 613,962.81
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$1,292,134.76; unearned premiums (pro rata).	714,373.51
Total unearned premiums as computed above.....	\$ 1,328,336.32
Return premiums and reinsurance premiums.....	51,362.40
Total amount of all liabilities....	\$ 1,622,642.40
Joint-stock capital actually paid up in cash.....	\$ 1,000,000.00
Divisible surplus.....	485,663.30
Total.....	\$ 3,108,305.70

MISCELLANEOUS.

	Fire risks.	Premiums thereon
In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement.....\$	252,263,107	\$ 2,642,342.20
Written or renewed during the year.....	228,988,190	2,340,886.63
Total.....\$	481,251,297	\$ 4,983,228.83
Deduct those expired and marked off as terminated.....	192,083,905	2,042,356.60
In force at the end of the year.....	289,167,391	2,940,872.23
Deduct amount reinsured	37,666,216	360,911.85
Net amount in force.....\$	251,501,175	\$ 2,579,960.38
Largest amount written on any one risk, not deducting reinsurance, \$100,000.00.		

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business Decem-
ber 31st last for the purpose of making any entry that affects this statement? No.

Losses incurred during the year, fire, \$1,177,353.75; tornado, \$669.85.....	\$1,178,023.60
Total amount of the company's stock owned by the directors at par value.....	205,500.00
Does any officer, director, or trustee receive a commission or royalty on the business of the company?.....	No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Gross risks written	\$ 2,679,909.00
Gross premiums received	39,848.42
Losses paid.....	16,334.64
Losses incurred	20,705.03
Amount at risk	3,050,438.00

ANNUAL STATEMENT

For the year ending December 31st, 1900, of the condition and affairs of the
HARTFORD FIRE INSURANCE COMPANY.

Organized under the laws of the State of Connecticut, made to the Auditor of State of the State
of Iowa, pursuant to the laws thereof.

President, GEORGE L. CHASE.

First Assistant Secretary, THOMAS TURNBULL.

Secretary, P. C. ROYCE.

Second Assistant Secretary, CHARLES E. CHASE.

[Incorporated, May, 1810. Commenced business, August, 1810.]

CAPITAL STOCK.

Amount of capital stock authorized, \$3,000,000; subscribed for..	\$ 1,250,000.00
Amount of capital paid up in cash.....	1,250,000.00
Amount of net ledger assets December 31st of previous year....	9,656,132.82
Extended at.....	\$ 9,656,132.82

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st:

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	\$ 1,255,624.88
Deduct amount of same not collected.....	17,083.36
Net collected	\$ 1,238,541.52
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	8,442,122.51
Total.....	\$ 9,680,664.03
Deduct gross premiums and bills in course of collection at this date	1,238,541.52
Entire premiums collected during the year.....	\$ 8,442,122.51
Deduct reinsurance, rebate, abatement and return premiums...	1,757,375.93
Received for premiums other than perpetuals.....	\$ 6,684,746.58
Rents from company's property, for company's use of own buildings.....	13,181.70
Interest on real estate mortgage loans, \$61,660.04; on other collateral loans, \$551.25	62,211.29
Interest and dividends on stocks and bonds, \$307,256.95; from all other sources, \$5,037.56.....	312,294.51
Total rents and interest.....	387,687.50

From all other sources, viz: (Itemize profit and loss account)
 Conscience money, \$497.55; agents' balances previously
 marked off, \$3.02.....

500.57

Total income during the year.....

\$ 7,072,934.65

Total footings.....

\$ 16,729,067.47

DISBURSEMENTS DURING YEAR

As shown by the books at home office at close of business December 31st.

Gross amount paid for losses, including \$606,366.64, occurring in
 previous years.....

\$ 5,012,975.13

Deduct amounts received from reinsurance in other companies.....

641,017.47

Net amount paid during the year for losses.....

\$ 4,371,957.66

Paid stockholders for interest or dividends, (amount declared
 during the year.....

400,000.00

Commissions or brokerage to agents, less received on reinsur-
 ances.....

1,163,657.81

Salaries, fees and all other charges: officers, \$26,910.04; clerks,
 \$226,148.30; other employees, \$258,646.70.....

511,705.04

Taxes on premiums, \$126,679.83; on real estate, \$6,128.....

132,807.83

Insurance department fees and agents' licenses, \$32,721.86;
 municipal licenses, \$6,669.67; tax revenue, \$25,321.60.....

64,713.13

Advertising, printing and stationery, \$66,070.78; legal expenses,
 \$15,698.19; miscellaneous, \$472,028.18.....

553,797.15

Bonds and stocks marked off, \$18,555.58; agency balances marked
 off, \$1,925.74.....

20,481.32

Paid reinsuring companies under treaty.....

67,530.17

Total expenditures during the year.....

\$ 7,286,650.11

Balances

\$ 9,442,417.36

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at
 close of business December 31st.

Book value real estate (Schedule A) unincumbered.....

\$ 797,189.46

Mortgage loans on real estate (Schedule B), first liens.....

857,700.00

Loans secured by pledge of bonds, stocks, or other collateral
 (Schedule C)

7,800.00

Book value of bonds excluding interest, \$4,853,721.28; and stocks
 \$1,366,219.83 (Schedule D).....

6,219,941.11

Cash in company's office, \$128,251.82; deposited in banks,
 \$730,818.30.....

859,070.12

Agents' debit balances.....

676,541.52

Printing plant

24,175.15

Total.....

\$ 9,442,417.36

Total net ledger assets, as per balances on page 1.....

\$ 9,442,417.36

NON-LEDGER ASSETS.

Interest due, \$13,315, and accrued, \$11,577.19, on mortgages..

\$ 24,892.19

Interest due and accrued on collateral loans

53.33

Rents accrued on company's property or lease

1,469.69

Total carried out.....

26,415.21

Market value of real estate over book value, as per Schedule A..

4,310.54

Market value (not including interest, in item 9), of bonds and
 stocks over book value, as per Schedule D.....

958,713.24

Gross premiums in course of collection December 31st, not more than three months due.....	\$ 562,000.00
Deduct cost of collection, commission and brokerage.....	84,300.00
Net amount of uncollected premiums, not more than three months due.....	\$ 477,700.00
Printing plant appreciations.....	1,244.75
Reinsurance due on losses paid (Schedule).....	9,573.83
Gross assets.....	\$ 10,920,374.93

NON-LEDGER LIABILITIES

Losses adjusted and unpaid, not yet due.....	\$ 232,622.44
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	367,659.82
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	54,866.14
Total amount of claims for losses.....	\$ 655,148.40
Net amount of unpaid losses	\$ 655,148.40
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$4,917,455.16; unearned premiums (50 per cent).....	\$ 2,458,727.58
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$6,022,867.05; unearned premiums(pro rata).....	3,008,319.14
Total unearned premiums as computed above.....	\$ 5,467,046.72
Total amount of all liabilities.....	\$ 6,122,195.12
Joint stock capital actually paid up in cash.....	\$ 1,250,000.00
Divisible surplus.....	3,548,179.81
Total.....	\$ 10,920,374.93

MISCELLANEOUS.

	Fire Risks.	Premiums Thereon.
In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement.....	\$ 9,297,854.74	\$10,473,015.71
Written or renewed during the year.....	7,052,525.02	8,442,122.51
Total.....	\$1,635,037,976.00	\$ 18,915,138.22
Deduct those expired and marked off as terminated.....	665,432,202.00	7,898,152.35
In force at the end of the year.....	\$969,605,774.00	\$ 11,016,985.87
Deduct amount reinsured.....	7,030,705.00	76,663.66
Net amount in force	\$962,575,069.00	\$ 10,940,322.21
Largest amount wrtten on any one risk, not deducting reinsurance, \$125,000.00.....		

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?.....	No.
Losses incurred during the year, fire, marine and inland, tornado.....	\$ 5,012,539.63
Total amount of the company's stock owned by the directors at par value.....	180,900.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Gross risks written.....	\$ 8,692,132.00
Gross premiums received.....	121,859.55

Losses paid.....	56,621.44
Losses incurred.....	58,691.86
Amount at risk.....	13,985,626.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
UNITED STATES BRANCH OF THE HELVETIA SWISS FIRE INSUR-
ANCE COMPANY, OF ST. GALL, SWITZERLAND.

Organized under the laws of Switzerland, made to the Auditor of State of the State of
Iowa, pursuant to the laws thereof.

Trustees in the United States, WILLIAM A. READ, of New York City; AUGUST BELMONT,
of New York City; EDWARD KING, of New York City.

Managers for the United States, WEED & KENNEDY.
Principal office in U. S. 29 and 31 Liberty Street, New York City.

[Organized or incorporated November 7, 1861. Commenced business in United States,
December 1, 1876.]

INCOME DURING YEAR

As shown by the books at home office at close of business Decem-
ber 31st:

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement (not included in ledger assets)\$	108,092.16	
Net collected.....\$	108,092.16	
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	616,503.82	
Total.....\$	724,595.98	
Deduct gross premiums and bills in course of collection at this date (not included in ledger assets).....	92,347.46	
Entire gross premiums collected during the year.....\$	632,248.52	
Deduct reinsurance, rebate, abatement and return premiums..	193,735.58	
Received for premiums other than perpetuals.....		\$ 438,512.94
Interest and dividends on stocks and bonds, \$20,694.90; from all other sources, \$1,168.78.....	21,863.68	
Total rents and interest.....		21,863.68
Profits on sale of real estate and on sale or maturity of securities		9,118.75
Received from home office.....		40,000.00
Total income during the year.....		509,495.37
Total footings.....		\$ 1,292,032.04

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business Decem-
ber 31st.

Gross amount paid for losses (including \$69,922.28 occurring in previous years).....\$	394,736.62	
Deduct amounts received for salvages (on losses of the last or previous years) \$5,517.87; and from reinsurance in other com- panies, \$17,422.12.....	22,939.99	
Net amount paid during the year for losses.....		\$ 371,796.63

IOWA INSURANCE REPORT.

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Remitted to home office	14,501.00
Commissions or brokerage to agents, less received on reinsurances.....	120,913.23
Salaries, fees and all other charges, officers.....	3,000.00
Taxes on premiums.....	12,469.59
Insurance department fees and agents' licenses, \$3,149.55; municipal licenses, \$1,260.97; tax on franchise, \$2,341.27.....	6,751.79
Advertising, printing and stationery, \$4,725.32; legal expenses, \$145.59; miscellaneous, \$8,163.80.....	13,034.71
Total expenditures during the year.....	\$ 542,466.95
Balances.....	\$ 749,565.09

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value of bonds excluding interest.....	\$ 685,567.36
Cash in company's office, 189.16; deposited in banks, \$63,808.57.....	63,997.73
Total	\$ 749,565.09
Total net ledger assets, as per balances on page 1.....	\$ 749,565.09

NON-LEDGER ASSETS.

Interest accrued on bonds and stocks.....	\$ 3,291.67
Total carried out.....	\$ 3,291.67
Market value (not including interest, in item 9), of bonds and stocks over book value, as per Schedule D.....	27,010.14
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 87,770.47
Deduct cost of collection, commission and brokerage.....	19,131.49
Net amount of uncollected premiums, not more than three months due.....	\$ 68,638.98
Gross assets.....	\$ 848,505.88
Total admitted assets	\$ 848,505.88

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due.....	\$ 12,656.29
Losses in process of adjustment, or in suspense, including all reported and supposed losses	18,452.15
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	5,250.00
Total amount of claims for losses.....	\$ 36,358.44
Deduct reinsurance due or accrued (give list of companies and amounts), as per Schedule E.....	469.94
Net amount of unpaid losses.....	\$ 35,888.50
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$372,752.02; unearned premiums, (50 per cent).....	\$ 186,376.01
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy \$137,953.90; unearned premiums (pro rata).....	73,950.12
Total unearned premiums as computed above.....	\$ 260,326.13

Commissions, brokerage, and other charges due to agents and brokers, on premiums paid.....	700. 00
Return premiums, \$18,719.42; and reinsurance premiums, \$3,744.58	22,464. 00
Total amount of all liabilities.....	\$ 319,378. 63
Divisible surplus.....	529,127. 25
Total.....	\$ 848,505. 88

MISCELLANEOUS

	Fire risks.	Premiums thereon
In force on the 31st day of December of the previous year, as per line 5 under this heading in last year's statement.....\$	50,507,006	\$ 519,040. 71
Written or renewed during the year.....	53,162,147	616,503. 82
Total.....\$	103,669,153	\$ 1,135,544. 53
Deduct those expired and marked off as terminated.	58,364,749	594,655. 01
In force at the end of the year.....\$	45,304,404	\$ 540,889. 52
Deduct amount reinsured.....	2,847,085	30,183. 60
Net amount in force\$	42,457,319	\$ 510,705. 92
Largest amount written on any one risk, not deducting reinsurance, \$50,000.00		

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?.....No.	
Lossess incurred during the year, fire.....	\$ 326,740. 60

BUSINESS IN THE STATE IOWA DURING THE YEAR.

Gross risks written	\$ 500,900.00
Gross premiums received	7,199. 07
Losses paid.	5,521. 47
Losses incurred	5,522. 54

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
HOME INSURANCE COMPANY.

Organized under the laws of the State of New York, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

Secretaries: AREUNAH M. BURTIS, WILLIAM H. CHENEY.

[Incorporated April, 1853. Commenced business April 13, 1853.]

Home office, 119 Broadway, New York, N. Y

CAPITAL STOCK.

Amount of capital stock authorized, \$3,000,000; subscribed for...\$	3,000,000. 00
Amount of capital stock paid up in cash....	3,000,000. 00
Amount of net ledger assets, December 31st of previous year....	11,169,086. 45
Extended at.....	\$ 11,169,086. 45

INCOME DURING YEAR

As shown by the books at home office at close of business December 31st.

	Fire.	Marine and Inland.	
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement. \$	212,313.41	\$ 90,438.94	
Net collected..... \$	212,313.41	\$ 90,438.94	
Gross premiums written and renewed during the year	7,087,455.61	527,964.03	
Total..... \$	7,299,769.02	\$ 618,402.97	
Deduct gross premiums and bills in course of collection at this date.....	143,391.11	94,951.69	
Entire premiums collected during the year. \$	7,156,377.91	\$ 523,451.28	
Deduct reinsurance, rebate, abatement and return premiums.....	2,503,124.12	264,709.12	
Received for premiums other than perpetuals... \$	4,653,253.79	\$ 258,742.16--	4,911,995.95
Rents from company's property, including \$10,000 for company's use of own buildings.....		\$ 166,773.25	
Interest on real estate mortgage loans, \$10,695.44; on other collateral loans, \$10,102.79.. ..		20,798.23	
Interest and dividends on stocks and bonds, \$367,728.90; from all other sources, \$4,951.63		372,680.53	
Total rents and interest			560,252.01
Profit on sale or maturity of ledger assets during the year over book values.. ..			121,085.82
From all other sources.			2,472.80
Total income during the year.....			5,595,806.58
Total footings.....			\$ 16,764,893.03

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

	Fire.	Marine and Inland.	
Gross amount paid for losses(including \$679,682.64 occurring in previous years). \$	3,598,038.25	\$ 325,937.42	
Deduct amounts received for salvages (on losses of the last or previous years), \$27,814.94; and from reinsurance in other companies, \$1,183,056.60	1,059,901.42	150,970.12	
Net amount paid during the year for losses \$	2,538,136.83	\$ 174,967.30--	\$ 2,713,104.13
Paid stockholders for interest or dividends; (amount declared during the year.....			300,000.00
Commissions or brokerage to agents, less received on reinsurances			869,200.63
Rents (including \$10,000 for company's use of own buildings)			56,679.96
Salaries, fees and all other charges, officers, \$97,500; clerks, \$153,244.56; other employees, \$168,414.67.....			419,159.23
Taxes on premiums, \$93,873.34; on real estate, \$22,936.61; government taxes, \$38,442.37.....			155,252.32
Insurance department fees and agents' licenses, \$21,599.39; municipal licenses, \$9,208.66; tax on franchise, \$1,003.....			31,811.05

Advertising, printing and stationery, \$65,503.14; legal expenses, \$2,247.80; repairs and expenses on real estate, \$35,565.07; miscellaneous, \$303,199.24.....	406,515.25
Losses on sales or maturity of ledger assets, \$110,856.30; other disbursements, viz: \$4,700.50.....	115,556.80
Total expenditures during the year	\$ 5,067,279.37
Balances.....	\$ 11,697,613.66

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st,

Book value real estate (Schedule A), unincumbered, \$1,718,265.81.	\$ 1,718,265.81
Mortgage loans on real estate (Schedule B), first liens.....	160,400.00
Loans secured by pledge of bonds, stocks, or other collateral (Schedule C)	249,375.00
Book value of bonds, excluding interest, \$3,147,178.75; and stocks, \$5,530,445.90 (Schedule D)	8,677,624.65
Cash deposited in banks.....	514,815.89
Bills receivable, \$591.59; agents' debit balances, \$380,799.98.....	581,391.57
Total.....	\$ 11,701,872.92

DEDUCT LEDGER LIABILITIES.

Agents' credit balances.....	\$ 4,259.26
Total net ledger assets, as per balances on page 1	\$ 11,697,613.66

NON-LEDGER ASSETS

Interest due, \$75.00, and accrued, \$3,396.87 on mortgages.....	\$ 3,471.87
Interest accrued on bonds and stocks.....	42,487.50
Interest accrued on collateral loans.....	1,705.17
Total carried out.....	\$ 47,664.54
Market value (not including interest, in item 9) of bonds and stocks over book value, as per Schedule D	1,677,141.50
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 237,376.17
Deduct cost of collection, commission and brokerage.....	44,170.13
Net amount of uncollected premiums, not more than three months due.....	193,206.04
Gross premiums in course of collection December 31st, more than three months due, carried in, .....\$966.63	
Gross assets....	\$ 13,615,625.74
Deduct assets not admitted:	
Agents' debit balances, unsecured.....	\$ 5,481.32
Bills receivable, past due.....	94.87
Depreciation from book values of above net ledger assets to bring same to market value—bonds and stocks.....	16,386.15
Total.....	21,962.34
Total admitted assets.....	\$ 13,593,663.40

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due.....	\$ 127,725.37
Losses in process of adjustment, or in suspense, including all reported and supposed losses.	744,223.96
Losses resisted (not outlawed), including interest, cost and other expenses thereon	47,350.71
Total amount of claims for losses.....	\$ 919,300.04

Deduct reinsurance due or accrued.....	389,981.23	
Net amount of unpaid losses.....		\$ 529,318.81
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$30,947.53 unearned premiums (50 per cent).....	\$ 1,547,377.00	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$5,424,951.00; unearned premiums (pro rata).....	2,751,672.00	
Gross premiums (less reinsurance, including both cash and bills) received and receivable upon all unexpired inland navigation risks, \$240,353.00; unearned premiums (50 per cent).....	120,177.00	
Gross premiums (less reinsurance—cash and bills) received and receivable upon all unexpired marine risks (50 per cent on time hulls).....	126,899.00	
Total unearned premiums as computed above.....		\$ 4,546,125.00
Reinsurance premiums.....		220,720.75
Total amount of all liabilities.....		\$ 5,296,164.56
Joint stock capital actually paid up in cash.....	\$ 3,000,000.00	
Divisible surplus	5,297,498.84	8,297,498.84
Total.....		\$ 13,593,663.40

MISCELLANEOUS.

	Fire risks.	Premiums thereon.	Marine and Inland risks.	Premiums thereon.
In force on the 31st day of December of the previous year, as per line 5 under this heading in last year's statement	\$ 976,687.393	\$ 8,763,019.00	\$ 18,501,346	\$ 443,005.00
Written or renewed during the year	801,749.520	7,087,455.61	82,976,503	527,964.03
Total	\$ 1,778,436.913	\$ 15,850,474.61	\$ 101,477,849	\$ 970,969.03
Deduct those expired and marked off as terminated.....	726,018,407	6,191,532.61	82,026,143	430,777.03
In force at end of the year.....	1,052,418,506	9,658,942.00	19,451,706	540,192.00
Deduct amount reinsured.....	167,967,353	1,139,238.00	6,283,131	172,940.00
Net amount in force.....	\$ 884,451,153	\$ 8,519,704.00	13,168,575	\$ 367,252.00
Largest amount written on any one risk, not deducting reinsurance, \$195,000.00.				

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?..	No.
What amount of installment notes is owned and now held by the company.....	\$ 866,746.70
Losses incurred during the year, fire, \$2,601,706.85; Marine and Inland, \$202,993.88; tornado, \$36,215.04.....	2,840,915.77
Total amount of the company's stock owned by the directors at par value.....	166,700.00
Total amount loaned to directors, \$150,000; loaned to stockholders, not officers, \$26,800.....	176,800.00
Does any officer, director, or trustee receive a commission or royalty on the business of the company?.....	No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Gross risks written	\$ 8,743,456.00
Gross premiums received	92,064.21
Losses paid.....	31,786.89
Losses incurred.....	38,420.98
Amount at risk.....	11,453,927.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
IMPERIAL INSURANCE COMPANY, LIMITED.

Organized under the laws of the Kingdom of Great Britain, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

Trustees in U. S.: HENRY W. CANNON, WILLIAM A. READ, RICHARD L. EDWARDS.
General attorney for the U. S., T. D. BELFIELD.

[Incorporated, 18c3. Commenced business in the U. S., 1868.]

Home office, 1 Old Broad street, London, England.
 Principal U. S. office, 31-33 Pine street, New York City.

CAPITAL STOCK.

Amount of capital stock authorized.....	\$ 6,000,000.00	
Amount of capital paid up in cash.....	1,500,000.00	
Amount of net ledger assets, December 31st of previous year..	1,557,450.14	
Extended at.....		\$ 1,557,450.14

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.

	Fire.	
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	\$ 264,482.56	
Net collected.....	\$ 264,482.56	
Gross premiums written and renewed during the year.....	1,657,680.46	
Total.....	\$ 1,922,163.02	
Deduct gross premiums and bills in course of collection at this date.....	226,565.50	
Entire premiums collected during the year.....	\$ 1,695,597.52	
Deduct reinsurance, rebate, abatement and return premiums...	409,098.05	
Received for premiums other than perpetuals.....		\$ 1,286,499.47
Rents from company's property, including \$5,240.00 for company's use of own buildings.....	\$ 29,539.19	
Interest and dividends on stocks and bonds, \$38,790.00; from all other sources, \$765.35.....	39,555.35	
Total rents and interest.....		\$ 69,094.54
From all other sources, viz.: Account sale of United States 4 per cent. fund loan bonds, deposited with the state of Georgia		17,231.25
Received from home office.....		171,007.85
Total income during the year.....		\$ 1,543,833.11
Total footings		\$ 3,101,283.25

DISBURSEMENTS DURING YEAR.

As shown by the books at Home office at close of business December 31st.

Fire.

Gross amount paid for losses (including \$159,254.04 occurring in previous years).....	\$ 1,018,889.74
Deduct amounts received for salvages, on losses of the last or previous years, \$7,194.46; and from reinsurance in other companies, \$73,748.84.....	80,943.30
Net amount paid during the year for losses.....	\$ 937,946.44
Commissions or brokerage to agents, less received on reinsurances.....	265,307.66
Rents, including \$5,240.00 for company's use of own buildings...	9,869.79
Salaries, fees and all other charges, officers, \$17,729.10; clerks, \$43,606.07; other employees, \$25,066.54.....	86,401.71
Taxes on premiums, \$25,395.11; on real estate, \$18,532.46.....	43,927.57
Insurance department fees and agents' licenses, \$9,203.35; municipal licenses, \$5,602.10; tax on franchise, \$263.88.....	15,069.33
Advertising, printing and stationery, \$11,937.48; legal expenses, \$734.84; repairs and expenses on real estate, \$13,027.00; furniture and fixtures, \$5,836.85; miscellaneous, \$53,925.44.....	85,461.61
Losses on sales or maturity of ledger assets, \$15,639.02, other disbursements, viz.: Postage, telegrams and express, \$12,382.90; war tax, \$8,577.82.....	36,599.74
Remitted to home office.....	71,572.77
Total expenditures during the year.....	\$ 1,552,156.62
Balances.....	\$ 1,549,126.63

LEDGER ASSETS

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value real estate, unincumbered.....	\$ 410,616.30
Book value of bonds excluding interest.....	1,054,148.54
Cash in company's office, \$1,292.84 deposited in banks, \$83,668.95.....	84,361.79
Total.....	\$ 1,549,126.63
Total net ledger assets, as per balances on page 1.....	\$ 1,549,126.63

NON-LEDGER ASSETS.

Interest accrued on bonds and stocks.....	\$ 5,091.66
Rents due, \$1,504.16, and accrued, \$1,055.00, on company's property or lease.....	2,559.16
Total carried out.....	\$ 7,650.82
Market value of real estate over book value.....	66,018.40
Market value of bonds and stocks over book value.....	65,903.96
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 205,657.79
Deduct cost of collection, commission and brokerage.....	39,001.07
Net amount of uncollected premiums, not more than three months due.....	\$ 166,656.72
Gross premiums in course of collection December 31st, more than three months due.....	\$20,907.71
Cost collecting.....	2,805.80
Gross assets.....	\$ 1,855,356.53
Total admitted assets.....	\$ 1,855,356.53

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due.....	\$	35,246.87	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....		57,086.28	
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....		21,845.00	
<hr/>			
Total amount of claims for losses	\$	114,178.15	
Deduct reinsurance due or accrued.....		2,566.59	
<hr/>			
Net amount of unpaid losses ...			\$ 111,611.56
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$962,518.86; unearned premiums (50 per cent.)	\$	481,259.43	
Gross premiums (less reinsurance), received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$891,293.16; unearned premiums (pro rata)...		454,763.37	
<hr/>			
Total unearned premiums as computed above.....			\$ 936,022.80
Salaries, rent, expenses, taxes, bills, accounts, fees, ets., due or accrued.....			750.00
<hr/>			
Total amount of all liabilities.....			\$ 1,048,384.36
Statutory deposit.....	\$	584,070.00	
Divisible surplus.....		222,902.17	806,972.17
<hr/>			
Total			\$ 1,855,356.53

MISCELLANEOUS.

		Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement... ..	\$	173,469,513	\$ 1,829,519.44
Written or renewed during the year		143,730,537	1,657,680.46
<hr/>			
Total.	\$	317,200,050	\$ 3,487,199.90
Deduct those expired and marked off as terminated		132,096,115	1,477,762.03
<hr/>			
In force at the end of the year	\$	185,103,935	\$ 2,009,437.87
Deduct amount reinsured		12,417,966	155,625.85
<hr/>			
Net amount in force	\$	172,685,969	\$ 1,853,812.02
Largest amount written on any one risk, not deducting reinsurance, \$60,000.			

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement? No.	
Losses incurred during the year, fire	\$ 868,423.04

BUSINESS IN THE STATE OF IOWA DURING THE YEAR,

	Fire risks.
Gross risks written	\$ 792,665.00
Gross premiums received... ..	11,007.92
Losses paid.....	6,255.94
Losses incurred.....	3,582.26
Amount at risk.....	951,198.00

ANNUAL STATEMENT

For the year ending December 31st, 1900, of the condition and affairs of the
"PRESIDENT AND DIRECTORS OF THE INSURANCE COMPANY
OF NORTH AMERICA."

Organized under the laws of the State of Pennsylvania, made to the Auditor of the State of
Iowa, pursuant to the laws thereof.

President, CHARLES PLATT; Vice-President, EUGENE L. ELLISON; Second Vice-President,
BENJAMIN RUSH; Secretary and Treasurer, GREVILLE E. FRYER; Assistant Secretaries
JOHN H. ATWOOD; Marine Secretary, T. HOWARD WRIGHT.

[Incorporated April 14, 1794. Commenced business as an association in 1792.]
Home office, 232, Walnut Street, Philadelphia

CAPITAL STOCK

Amount of capital stock authorized, \$3,000,000; subscribed for..	\$ 3,000,000.00
Amount of capital paid up in cash.....	3,000,000.00
Amount of net ledger assets, December 31st of previous year..	8,508,987.36
Extended at.....	\$ 8,508,987.36

INCOME DURING YEAR.

As shown by the books at home office at close of business De-
cember 31st.

	Fire.	Marine and Inland.
Gross premiums and bills unpaid at close of pre- vious year, as shown by that year's statement\$	191,000.00	\$ 131,000.00
Net collected.....\$	191,000.00	\$ 131,000.00
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....\$	5,280,838.81	\$ 2,230,060.44
Total	\$ 5,471,838.81	\$ 2,361,060.44
Deduct gross premiums and bills in course of col- lection at this date.....	205,000.00	111,300.00
Entire premiums collected during the year.\$	5,266,838.81	\$ 2,249,760.44
Deduct reinsurance, rebate, abatement and return premiums.....	1,091,467.02	449,865.01
Received for premiums other than per- petuals.....\$	4,175,371.79	\$ 1,799,895.43—\$ 5,975,267.22
Deposit premiums, received on perpetual risks..		15,144.97
Rents from company's property, including noth- ing for company's use of own buildings.....		\$ 29,584.69
Interest on real estate mortgage loans, \$105,580.38; on other collateral loans, \$1,607.22.....		107,187.60

Interest and dividends on stocks and bonds, \$209,898.07; from all other sources, \$111,780.20	221,678.27	
Total rents and interest.....		\$ 358,450.56
Profit on sale or maturity of ledger assets during the year over book values.....		185,608.58
From all other sources, viz: (itemize profit and loss account), perpetual permits, transfer fees and earned deposits, \$1,776.23; and dividends from bad debts charged to profit and loss in previous years, etc, \$831.79.....		2,608.02
Total income during the year.....		\$ 6,537,070.32
Total footings.....		\$ 15,046,066.68

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of
business December 31st;

	Fire.	Marine and inland.
Gross amount paid for losses (including, not shown, occurring in previous years.	\$ 3,131,778.70	\$ 1,639,025.34
Deduct amounts received for salvages (on losses of the last or of previous years,) \$239,402.99; and from reinsurance in other companies, \$639,705.18	377,676.35	501,431.82
Net amount paid during the year for losses.	\$ 2,754,102.35	\$ 1,137,593.52 — \$ 3,891,695.87
Deposit premiums returned on perpetual risks...		22,407.07
Paid stockholders for interest or dividends; (amount declared during year. \$360,000.)...		360,000.00
Commissions or brokerages to agents (those re- ceived on reinsurances deducted in item 8, part 2, above).....		\$ 1,109,058.56
Salaries and allowances to agents.....		58,550.76
Rents (including nothing for company's use of own building) less nothing from sub-leases..		19,891.19
Salaries, fees and all other charges, officers, \$46,499.90; clerks, \$138,120.36; other em- ployees, \$92,962.38.....		277,582.64
Taxes on premiums (including U. S. tax), \$109,- 482.38; on real estate. \$10,739.34; on other in- vestments, none.....		120,221.72
Insurance department fees and agents' licenses, \$17,403.33; municipal licenses, \$7,414.05; tax on franchise, none.....		24,817.38
Advertising, printing and stationery, \$37,391.14; legal expenses, \$5,888.38; repairs and ex- penses on real estate, \$14,000.29; furniture and fixtures, \$209.86; miscellaneous, \$194,310.56..		251,800.23
Loss on sales or maturity of ledger assets, \$303.23; other disbursements, viz: bad debts, etc., charged off, \$5,242.50; net reduction in book value of sundry investments, \$34,626.96.....		40,172.09
Total expenditures during the year.....		\$ 6,177,107.11
Balance.....		\$ 8,868,959.57

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.....	
Book value of real estate (Schedule A), unincumbered, \$851,902.75; incumbered, \$3,793.92.....	\$ 855,696.70
Mortgage loans on real estate (Schedule B), first liens, \$1,694,334.05; other than first, \$17,850.00.....	1,712,184.05
Loans secured by pledge of bonds, stocks, or other collaterals, per Schedule C.....	94,700.00
Book value of bonds, excluding interest and stocks (Schedule D).....	4,594,590.00
Bills receivable, \$39,593.19; agents' debit balances, \$628,721.81; secured book accounts, \$51,528.58; reinsurance claims on losses paid (marine) \$15,856.10.....	735,699.68
Total	\$ 8,908,871.75

DEDUCT LEDGER LIABILITIES.

Agents' credit balances, none; borrowed money, none; all other, \$39,912.18.....	39,912.18
Total net ledger assets, as per balance on page 1.....	\$ 8,868,959.57

NON-LEDGER ASSETS.

Interest due, \$9,665.86 and accrued, \$11,327.33 on mortgages....	\$ 20,993.19
Total carried out.....	20,993.19
Market value, not including interest, in item 9), of bonds and stocks over book value, as per Schedule D	337,627.00
Gross premiums in course of collection December 31st, not more than three months due.....	316,300.00
Deduct cost of collection, commission and brokerage.....	33,500.00
Net amount of uncollected premiums, not more than three months due	282,800.00
Gross assets.....	\$9,510,379.76

DEDUCT ASSETS NOT ADMITTED.

Company's stock—owned, \$33,000.00; loans on company's stock, none.....	\$ 33,000.00
Bills receivable, past due.....	683.00
Total	33,683.00
Total admitted assets.....	\$ 9,476,696.76

NON-LEDGER LIABILITIES

Losses adjusted and unpaid, due and to become due.....	\$ 103,943.48	
Losses in process of adjustment, or in suspense, including all reported and supposed losses...	228,977.52	\$ 310,600.00
Losses resisted (not outlawed), including interest, cost and other expenses thereon	41,111.00	
Total amount of claims for losses.....	\$ 374,032.00	\$ 310,600.00
Deduct reinsurance due or accrued (give list of companies and amounts). as per Schedule E, \$23,210; and salvage claims, \$103,100.....	23,210.00	103,100.00
Net amount of unpaid losses.....	\$ 350,822.00	\$ 207,500.00
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy....	\$ 2,747,033.28	\$ 558,322.00

Unearned premiums (50 per cent).....	\$ 1,373,516.64
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, run- ning more than one year from date of policy,	3,496,697.44
Unearned premiums (pro rata).....	1,778,243.63
Gross premiums (less reinsurance, including both cash and bills) received and receivable upon all unexpired inland navigation risks; un- earned premiums (100 per cent).....	235,708.40
<hr/>	
Total unearned premiums as computed above.....	\$ 3,387,468.67
Amount reclaimable by the insured on perpetual fire insurance policies, being (90 and 95) per cent. of the premium or de- posit received	765,309.20
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued	20,742.30
<hr/>	
Total amount of all liabilities.....	\$ 4,731,842.17
Joint stock capital actually paid up in cash.....	\$ 3,000,000.00
Divisible surplus.....	1,778,537.59 \$ 4,778,537.59
<hr/>	
Total	\$ 9,510,379.76

MISCELLANEOUS.

	Fire risks.	Premiums thereon.	Marine and inland risks.	Premiums thereon.
In force on the 31st day of Decem- ber of the previous year, as per line 5 under this heading in last year's statement.....	\$ 631,932,545	\$ 6,174,045.90	\$ 4,947,925	\$ 224,215.33
Written or renewed during the year,	559,358,869	5,280,838.81	398,754,420	2,230,060.44
<hr/>				
Total.....	\$ 1,191,291,414	\$ 11,454,884.71	\$ 403,702,345	\$ 2,454,275.77
Deduct those expired and marked off as terminated	520,821,602	4,854,077.40	398,456,504	2,218,567.37
<hr/>				
In force at the end of the year.....	\$ 670,469,812	\$ 6,600,807.31		
Deduct amount reinsured	35,333,415	357,076.59		
<hr/>				
Net amount in force	\$ 635,136,397	\$ 6,243,730.72	\$ 5,245,841	\$ 235,708.40
Perpetual risks (not included above)				\$ 33,406,089.14
Premiums on same				841,598.40
Largest amount written on any one risk, not deducting reinsurance, no fixed amount, probably.....				100,000.00

PERPETUAL BUSINESS.

	Am't of risks	Total deposits.
Perpetual risks in force on the 31st day of December of the pre- ceding year.....	\$ 33,641,661.50	\$ 848,860.53
Perpetual risks written during the year	555,758.37	15,144.94
<hr/>		
Total.....	\$ 34,197,419.87	\$ 864,005.47
Deduct those marked off as canceled.....	791,330.73	22,407.07
<hr/>		
In force December 31, 1900	\$ 33,406,089.14	\$ 841,598.40
Losses incurred on perpetual risks during the year		\$ 11,495.18
Losses paid on perpetual risks during the year		11,775.76
Largest amount in any one hazard, no fixed amount, probably.....		25,000.00

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31 last for the purpose of making any entry that affects this statement? No.

Losses incurred during the year (Fire, \$2,725,838; marine and inland \$1,148,793.52; tornado, included in fire losses) \$3,874,631.52

Total amount of the company's stock owned by the directors at par value.....\$ 101,390.00

Total amount loaned to officers and directors, \$6,300; loaned to stockholders not officers, \$26,700..... 33,000.00

Does any officer, director or trustee receive a commission or royalty on the business of the company..... No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

Gross risks written.....\$ 4,979,349.00

Gross premiums received 66,088.13

Losses paid..... 19,182.19

Losses incurred..... 20,338.48

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

INTERNATIONAL INSURANCE COMPANY,

Organized under the laws of the State of New York, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, HUGO SCHUMANN.

Vice-President, GEO. B. EDWARDS

Secretary, GUSTAR KEHR.

[Incorporated February, 1898. Commenced business February, 1898.

Home office, 62-64 William Street, New York City.

CAPITAL STOCK.

Amount of capital stock authorized and subscribed for \$ 200,000.00

Amount of capital paid up in cash..... 200,000.00

Amount of net ledger assets, December 31st of previous year ... 318,490.87

Extended at. \$ 318,490.87

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross premiums written and renewed during the year..... 110,215.02

Total.....\$ 110,215.02

Entire premiums collected during the year..... 110,215.02

Deduct reinsurance, rebate, abatement and return premiums... 36,536.00

Received for premiums other than perpetuals.....\$ 73,679.02

Interest and dividends on stocks and bonds, \$10,226.74; from all other sources, \$501.01.....\$ 10,727.75

Total rents and interest 10,727.75

Profit on sale or maturity of ledger assets during the year over book values..... 1,237.50

Total income during the year..... 85,644.27

Total footings.....\$ 404,135.14

DISBURSEMENTS DURING YEAR

As shown by the books at home office at close of business December 31st:

Gross amount paid for losses (including \$28,457.32 occurring in previous years)	\$	90,411.42
Deduct amounts received for salvages (on losses of the last or previous years) \$923.31; and from reinsurance in other companies, \$40,657.86.....		41,581.17
		<hr/>
Net amount paid during the year for losses.....	\$	48,830.25
Commissions or brokerage to agents, less received on reinsurance.....		18,586.29
Salaries, fees and all other charges, officers and clerks.....		4,252.80
Taxes on premiums, \$1,929.71; internal revenue, \$51.51.....		1,981.22
Insurance department fees and agents' licenses, \$822.72; municipal licenses, \$43.19		865.91
Advertising, printing and stationery, \$132.49; legal expenses, \$105.56; miscellaneous, \$1,373.84.....		1,611.86
Losses on sales or maturity of ledger assets		2,578.25
Total expenditures during the year.....		78,706.61
		<hr/>
Balances.....	\$	325,428.53

LEDGER ASSETS

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value of bonds, excluding interest, \$251,828.75; and stocks, \$44,700	\$	296,528.75
Cash in company's office, \$240,13; deposited in banks, \$24,295.53.....		24,535.66
Agents' debit balances, secured		4,364.12
		<hr/>
Total.....	\$	325,428.53
		<hr/>
Total net ledger assets.....	\$	325,428.53

NON-LEDGER ASSETS.

Interest accrued on bonds and stocks.....	\$	550.00
		<hr/>
Total carried out.....	\$	550.00
Market value (not including interest, in item 9), of bonds and stocks over book value, as per Schedule D.....		21,733.75
		<hr/>
Total admitted assets.....	\$	347,712.25

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid.....	\$	4,796.40
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....		4,826.80
Losses resisted, not outlawed, including interest, costs and other expenses thereon.....		2,200.00
		<hr/>
Total amount of claims for losses.....	\$	11,833.20
Deduct reinsurance due or accrued.....		6,083.36
		<hr/>
Net amount of unpaid losses.....	\$	5,734.84
Gross premiums, less reinsurance, received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$47,131.41; unearned premiums, 50 per cent.....	\$	23,565.71

Gross premiums, less reinsurance, received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$50,767.07; unearned premiums, pro rata.....			31,755.58	
Total unearned premiums as computed above.....				\$ 55,321.29
Total amount of all liabilities.....				\$ 61,061.13
Joint stock capital actually paid up in cash.....			\$ 200,000.00	
Divisible surplus.....			86,651.15—	286,651.15
Total.....				\$ 347,712.28

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceeding year.....	\$ 18,467.899	\$ 136,550.44
Written or renewed during the year.....	17,261.579	110,215.02
Total.....	\$ 35,729.478	\$ 246,765.46
Deduct those expired and marked off as terminated (gross).....	19,603.648	135,412.44
In force at the end of the year.....	\$ 16,125.830	\$ 111,353.02
Deduct amount re-insured.....	1,054.748	13,454.54
Net amount in force December 31, 1900.....	\$ 15,071.082	\$ 97,898.48
Perpetual risks, not included abyve, \$256,100; premiums on same \$7,516.50.		
Largest amount written on any one risks, not deducting re-insurance, \$10,000.		

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?.....			No.
Losses incurred during the year, fire.....			\$ 34,005.86
Total amount of the company's stock owned by the directors at par value.....			37,200.00
Does any officer, director, or trustee receive a commission or royalty on the business of the company?.....			No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire risks.
Gross risks written.....	\$53,363.00
Gross premiums received	974.71
Losses paid	2,361.91
Losses incurred.....	1,189.04
Amount at risk	111,313.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
UNITED STATES BRANCH OF THE LANCASHIRE INSURANCE COMPANY.

Organized under the laws of Great Britain, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

[Incorporated, June, 1852. Commenced business, June, 1852.]
Commenced business in United States 1872

CAPITAL STOCK.

Amount of net ledger assets, December 31st of previous year.... \$ 1,060,761.41

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st:

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	\$ 254,513.42	
Net collected.....	\$ 254,518.42	
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	2,444,125.74	
Total.....	\$ 2,698,644.16	
Deduct gross premiums and bills in course of collection at this date.	265,749.15	
Entire premiums collected during the year	\$ 2,432,895.01	
Deduct, reinsurance, rebate, abatement and return premiums...	546,109.38	
Received for premiums other than perpetuals.....	\$ 1,886,785.63	\$ 1,886,785.63
Deposit premiums, received on perpetual risks.....		237.00
Rents from company's property, including for company's use of own buildings, net	7,142.07	
Interest and dividends on stocks and bonds.....	61,376.01	
Total rents and interest.....		\$ 68,518.08
Received from home office.....		167,309.06
Total income during the year.....		\$ 2,122,849.77
Total footings.....		\$ 4,092,611.18

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross amount paid for losses (including \$215,539.37, occurring in previous years).	\$ 1,459,580.05	
Deduct amounts received for salvages (on losses of the last or previous years) \$13,702.24; and from reinsurance in other companies, \$116,604.76.....	130,307.00	
Net amount paid during the year for losses.....	\$ 1,329,273.05	
Deposit premiums returned		279.40
Commissions or brokerage to agents, less received on reinsurance.....		342,767.38
Rents (including rent account for company's use of own buildings		11,773.57
Salaries, fees and all other charges, officers, \$49,854.50; clerks, \$93,572.38; other employees, \$34,619.03.....		178,045.91
Taxes on premiums, on real estate, and rent account.....		46,226.98
Insurance department fees and agents' licenses, \$9,558.89; municipal licenses, \$5,841.43; tax on franchise, \$2,888.14.....		18,288.46
Advertising, printing and stationery, \$18,283.15; legal expenses, \$1,679.31; repairs and expenses on real estate, in rent account, furniture and fixtures, \$1,377.84 miscellaneous, \$120,534.06		141,874.36
Losses on sales or maturity of ledger assets.....		19,183.22
Remitted to home office.....		73,616.94
Total expenditures during the year		\$ 2,161,329.17
Balances.....		\$ 1,931,282.01

LEDGER ASSETS

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value real estate (Schedule A), unincumbered.....	\$ 385,585.72	
Book value of bonds, excluding interest, \$1,406,664.78; and stocks, \$11,078.85, (Schedule D).....	1,417,743.63	
Cash in company's office, \$480.63; deposits in banks, \$127,472.03..	127,952.66	
		<hr/>
Total net ledger assets, as per balances on page 1.....		\$ 1,931,282.01

NON-LEDGER ASSETS.

Market value (not including interest) of bonds and stocks over book value (Schedule D).....		111,706.37
Gross premiums in course of collection December 31, not more than three months due	\$ 265,749.15	
Deduct cost of collection, commission and brokerage.....	40,000.00	
		<hr/>
Net amount of uncollected premiums, not more than three month due.....		\$ 225,749.15
		<hr/>
Total admitted assets		\$ 2,268,737.53

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due	\$ 112,724.69	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	137,118.98	
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	26,546.37	
		<hr/>
Total amount of claims for losses.....	\$ 276,390.04	
Deduct reinsurance due or accrued (give list of companies and amounts) as per Schedule E.....	10,638.54	
		<hr/>
Net amount of unpaid losses.....		\$ 265,751.50
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks \$1,450,186.85; unearned premiums (50 per cent).....	\$ 740,093.42	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$1,300,521.78; unearned premiums, (pro rata)....	652,245.64	
		<hr/>
Total unearned premiums as computed above.....		1,392,339.06
Amount reclaimable by the insured on perpetual fire insurance policies, being 90 per cent of the premium or deposit received.....		6,764.85
Salaries rent, expenses, taxes, bills, accounts, fees, etc., due or accrued.....		5,000.00
		<hr/>
Total amount of all liabilities.....		\$ 1,669,855.41
Divisible surplus.....		598,882.12
		<hr/>
Total.....		\$ 2,268,737.53

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year.....	\$ 283,426,329	\$ 2,807,454.64
Written or renewed during the year.....	241,298,167	2,444,125.74
		<hr/>
Total.....	\$ 524,724,496	\$ 5,251,580.38

Deduct those expired and marked off as terminated (gross)	225,85c.420	2,263,454.64
In force at the end of the year	\$ 298,874.076	\$ 2,988,125.44
Deduct amount reinsured	22,851,876	237,416.81
Net amount in force	\$ 276,022,200	\$ 2,780,708.63
Peperual risks (not included above), \$256,100. Premiums on same, \$7,516.50.		
Largest amount written on any one risk, not deducting reinsurance, \$40,000.		

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?	No.
Losses incurred during the year, fire	\$ 13,064.50

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.	Tornado.	Aggregate
Gross risks written	\$ 5,401,612.00	\$ 292,410.00	\$ 5,694,022.00
Gross premiums received	62,694.84	1,107.60	63,802.44
Losses paid	29,461.26	322.50	29,783.76
Losses incurred	33,037.11		33,037.11

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the United States Branch of the

LAW UNION AND CROWN INSURANCE COMPANY,

Organized under the laws of Great Britain, made to the Auditor of State of the state of Iowa, pursuant to the laws thereof.

United States Managers, HALL & HENSHAW.

[Incorporated, 1825. Commenced business in United States, 1897.]

Home office in United States, 35 Pine street, New York City.

CAPITAL STOCK.

Amount of net ledger assets, December 31st of previous year	614,435.11
Extended at	\$ 614,435.11

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.	Fire
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement	\$ 51,442.25
Net collected	\$ 51,442.25
Gross premiums written and renewed during the year, as per item 2, page 3, part VI	557,435.23
Total	\$ 608,877.48
Deduct gross premiums and bills in course of collection at this date	50,169.88
Entire premiums collected during the year	\$ 558,707.60
Deduct re-insurance, rebate, abatement, and return premiums	175,982.07
Received for premiums, other than perpetuals	\$ 382,725.53 \$ 382,725.53

Interest and dividends on stocks and bonds, \$19,990; from all other sources, \$114.29.....	20,104.29	
Total rents and interest	\$	20,104.29
Cash from home office.....		17,796.00
Total income during the year		420,625.82
Total footings	\$	1,035,060.93

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st:

Gross amount paid for losses (including \$33,563.35 occurring in previous years)	\$	306,598.16	
Deduct amounts received for salvages (on losses of the last or previous years) \$9,611.42; and from reinsurance in other companies, \$41,389.87.....		51,001.29	
Net amount paid during the year for losses.....	\$	255,596.87	\$ 255,596.87
Commissions or brokerage to agents, less received on reinsurance.....			104,423.58
Rents including company's use of own buildings.....			600.00
Salaries, fees and all other charges, officers, \$1,530; clerks, \$5,247.54; other employees, \$300.....			6,877.54
Taxes on premiums, \$6,222.30; U. S. revenue, \$926.74.....			.
Insurance department fees and agents' licenses, \$3,523.96; municipal licenses, \$943.27; tax on franchise, \$23.00			11,639.27
Advertising, printing and stationery, \$1,480.62; miscellaneous, \$6,551.03.....			8,031.65
Remitted to home office.....			32,618.28
Total expenditures during the year.....	\$		419,787.19
Balances	\$		615,273.74

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value of bonds excluding interest.....	\$	601,797.25	
Cash in company's office, \$4,991.86; deposited in banks, \$8,129.29.		13,121.15	
Agents' debit balances		355.34	
Total.....	\$	615,273.74	
Total net ledger assets, as per balances on page 1.....	\$		615,273.74

NON-LEDGER ASSETS.

Interest accrued on bonds and stocks.....	\$	3,462.91	
Interest accrued on other assets.....		50.72	
Total carried out.....	\$		3,513.63
Market value (not including interest, in item 9), of bonds and stocks over book value, as per Schedule D			32,182.75
Gross premiums in course of collection December 31st, not more than three months due		50,169.88	
Deduct cost of collection, commission and brokerage.....		7,834.42	
Net amount of uncollected premiums, not more than three months due.....			42,335.46
Gross assets.....	\$		693,305.58
Total admitted assets.....	\$		693,305.58

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid not yet due.....	\$	8,036.	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....		44,482.59	
Losses resisted (not outlawed) including interest, costs and other expenses thereon.....		1,275.00	
<hr/>			
Total amount of claims for losses.....	\$	53,793.91	
Deduct reinsurance due or accrued as per Schedule E.....		13.95	
<hr/>			
Net amount of unpaid losses.....	\$		53,779.96
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$307,914.03; unearned premiums (50 per cent).....	\$	153,957.02	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$130,817.15; unearned premiums (pro rata)....		72,217.45	
<hr/>			
Total unearned premiums as computed above.....	\$		226,174.47
Return premiums, \$4,120.16; and reinsurance premiums, \$1,284.11			5,404.27
<hr/>			
Total amount of all liabilities.....	\$		285,358.70
Divisible surplus.....			407,946.88
<hr/>			
Total.....	\$		693,305.58

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December, 1899, of the previous year, as per line 5, under this heading in last year's statement....	\$ 35,778,796	\$ 358,532.25
Written or renewed during the year.....	50,199,582	557,435.23
<hr/>		
Totals.....	\$ 85,978,378	\$ 915,967.48
Deduct those expired and marked off as terminated.....	40,814,232	422,865.16
<hr/>		
In force at the end of the year...	\$ 45,164,146	\$ 493,102.32
Deduct amount re-insured.....	5,354,260	54,371.14
<hr/>		
Net amount in force.....	\$ 39,809,886	\$ 438,731.18

GENERAL INTERROGATORIES

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?...	No.
Losses incurred during the year.....	\$ 274,010.88
Does any officer, director, or trustee receive a commission or royalty on the business of the company?.....	No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

Gross risks written.....	\$ 254,752.00
Gross premiums received.....	3,539.20
Losses paid.....	2,035.23
Losses incurred.....	2,521.84
Amount at risk.....	280,227.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
LION FIRE INSURANCE COMPANY OF LONDON.

Organized under the laws of Great Britain, made to the Auditor of State of the State
of Iowa, pursuant to the laws thereof.

<i>Trustees in United States:</i>	<i>Manager for the United States:</i>
Francis B. Cooley, of Hartford, Conn.	James H. Brewster.
Morgan G. Bulkeley, of Hartford, Conn.	Organized or incorporated, 1879
John R. Redfield, of Hartford, Conn.	Principal office in U. S., Hartford, Conn.
	Commenced business in the U. S., 1880.

CAPITAL STOCK.

Amount of capital stock authorized, \$4, 125, 000; subscribed.....	\$	3, 696, 450.00
Amount of capital paid up in cash.....		560, 069.00
Amount of net ledger assets, December 31, of previous year....		810, 549.15
		<hr/>
Extended at.....	\$	810, 549.15

INCOME DURING YEAR.

As shown by the books at United States branch office at close of
business December 31st.

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	\$	61, 828.85	
		<hr/>	
Net collected.....	\$	61, 828.85	
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....		825, 816.01	
		<hr/>	
Total	\$	887, 644.86	
Deduct gross premiums and bills in course of collection at this date		54, 965.48	
		<hr/>	
Entire premiums collected during the year	\$	832, 679.38	
Deduct reinsurance, rebate, abatement and return premiums...		266, 925.30	
		<hr/>	
Received for premiums other than perpetuals	\$	565, 754.08	\$ 565, 754.08
Rents from company's property.....		308.00	
Interest on real estate mortgage loans,		11, 609.13	
Interest and dividends on stocks and bonds, \$14, 654.66; from all other sources, \$517.53.....		15, 172.19	
		<hr/>	
Total rents and interest.....	\$		27, 089.32
Profit on sale or maturity of ledger assets during the year over book values.....			3, 659.38
Total income during the year.....			596, 502.78
		<hr/>	
Total footings....	\$		1, 407, 051.93

DISBURSEMENTS DURING YEAR.

As shown by the books at United States branch office at close of business December 31st.

Gross amount paid for losses (including \$40,565.30; occurring in previous years)	\$ 447,823.73	
Deduct amounts received for salvages, (on losses of the last or previous years) \$2,949.23 and from reinsurance in other companies, \$85,428.27	\$ 88,377.50	
Net amount paid during the year for losses	\$ 359,446.23	359,446.23
Commissions or brokerage to agents, less received on reinsurances		122,440.76
Rents		1,854.47
Salaries, fees and all other charges, officers, \$10,000.00; clerks, and other employees, \$22,169.43		32,169.43
Taxes on premiums, \$10,101.27; on real estate, \$68.22		10,169.49
Insurance Dep't fees and agents' licenses, \$4,055.83; municipal licenses, \$2,524.36; tax on franchise, \$294.35; war tax, \$3,528.61; fire patrol tax, \$2,816.35		13,219.50
Advertising, printing and stationery, \$4,788.30; repairs and expenses on real estate, \$161.62; furniture and fixtures, \$1,455.62; miscellaneous, \$25,486.44		31,891.98
Loss on sales or maturity of ledger assets		76.78
Remitted to home office		30,466.55
Total expenditures during the year		\$ 601,735.19
Balances		\$ 805,316.74

LEDGER ASSETS.

As per ledger accounts shown by the books at United States branch office at close of business December 31st.

Book value real estate (Schedule A), unincumbered	\$ 4,500.00	
Mortgage loans on real estate (Schedule B), first liens	232,577.50	
Book value of bonds excluding interest	468,793.75	
Cash in company's office, \$145.94; deposited in bank \$71,538.17 ..	71,684.11	
Agents' debit balances, secured	27,877.49	
Total	\$ 805,432.85	
Deduct ledger liabilities, agents' credit balances	116.11	
Total net ledger assets, as per balance on page 1		\$ 805,316.74

NON-LEDGER ASSETS.

Interest due and accrued	\$ 5,351.40	
Interest due, \$5,427.50 and accrued, \$1,583.33 on bonds and stocks ..	7,010.83	
Total carried out		\$ 12,362.23
Market value (not including interest, in item 9), of bonds and stocks over book value, as per Schedule D		16,596.25
Gross premiums in course of collection December 31st, not more than three months due	\$ 54,965.48	
Deduct cost of collection, commission, and brokerage	10,016.62	
Net amount of uncollected premiums, not more than three months due		\$ 44,948.86
Gross assets		\$ 879,224.08
Deduct assets not admitted, depreciation from book values of above net ledger assets to bring same to market value—bonds and stocks		4,200.00
Total admitted assets		\$ 875,024.08

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid not yet due.....	\$	20,425.96	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....		30,602.10	
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....		2,100.00	
<hr/>			
Total amount of claims for losses.....	\$	53,128.06	
Deduct re-insurance due or accrued (give list of companies and amounts), Schedule E).....		3,685.79	
<hr/>			
Net amount of unpaid losses.....	\$		49,442.27
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$429,522.30; unearned premiums (50 per cent).....	\$	214,761.15	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$425,811.65; unearned premiums (pro rata)...		219,051.32	
<hr/>			
Total unearned premiums as computed above,.....	\$		433,812.47
Commissions, brokerage and other charges due to agents and brokers, on premiums paid.....			3,212.00
Return premiums \$6,825.63; and reinsurance premiums, \$8,073.35			14,898.98
<hr/>			
Total liabilities	\$		501,365.72
Divisible surplus.....			373,658.36
<hr/>			
Total	\$		875,024.08

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year, as per line 5, under this heading in last year's statement	\$ 88,235,797	\$ 942,167.85
Written or renewed during the year.....	73,406,600	825,816.01
<hr/>		
Total	\$ 161,642,397	\$ 1,767,983.86
Deduct those expired and marked off as terminated.....	68,465,631	753,807.07
<hr/>		
In force at the end of the year.....	\$ 93,176,766	\$ 1,014,176.79
Deduct amount reinsured	13,323,509	158,842.84
<hr/>		
Net amount in force.....	\$ 79,853,257	\$ 855,333.95
Largest amount written on any one hazard, \$10,000.00,		

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?	No
Losses incurred during the year, fire.....	\$ 369,108.69
The amount of "Special Reserve Fund," according to said law, deposited with the insurance department of the state of New York.....	200,000.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Gross risks written	\$ 175,535.00
Gross premiums received	2,686.98
Losses paid	1,470.46
Losses incurred	1,480.46
Amount at risk.....	161,317.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
UNITED STATES BRANCH OF THE LIVERPOOL AND LONDON
AND GLOBE INSURANCE COMPANY OF LIVERPOOL.

Organized under the laws of the Kingdom of Great Britain, made to the Auditor of State of
the State of Iowa, in pursuance of the law thereof.

HENRY W. EATON, *Resident Manager, New York*; GEORGE W. HOYT, *Deputy Manager,
New York*; WILLIAM S. WARREN, *Resident Secretary, Chicago*; GEO. H. MOORE J. V.
THOMAS, *Assistant Secretaries, Chicago*; CHARLES D. HAVEN, *Residing Secretary, San
Francisco*; C. MASON KINNE, *Assistant Secretary, San Francisco*; CLARENCE F. LOW,
Resident Secretary, New Orleans; J. G. PEPPER, *Assistant Secretary, New Orleans*.

Principal office in the United States, 45 William street, New York City.

Trustees in the United States, JOHN A. STEWART, CHARLES H. MARSHALL and JOHN
CROSBY BROWN, all of New York City.

[Organized, 1836. Commenced business in the United States, 1848.]

CAPITAL DEPOSIT.

	Par value.	Market value.
Amount deposited in the United States for the benefit of all the policy-holders therein	\$ 200,000.00	\$ 277,000.00
Amount of net ledger assets, December 31st of previous year...		8,181,892.69
Extended at		\$ 8,181,892.69

INCOME DURING YEAR

As shown by the books at home office at close of business December 31st.		
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement	\$	866,690.21
Deduct amount of same not collected		3,827.05
Net collected	\$	862,861.16
Gross premiums written and renewed during the year, as per item 2, page 3, part IV		6,874,759.19
Total	\$	7,737,620.35
Deduct gross premiums and bills in course of collection at this date.		1,042,339.65
Entire premiums collected during the year	\$	6,695,280.70
Deduct reinsurance, rebate, abatement and return premiums		1,693,292.19
Received for premiums other than perpetuals.....	\$	5,001,988.51
Deposit premiums, received on perpetual risks		8,015.20
Rents from company's property, including \$31,913.04 for com- pany's use of own buildings.	\$	95,595.78
Interest on real estate mortgage loans, \$138,046.40 on other col- lateral loans, 39 11.		138,085.51

Interest and dividends on stocks and bonds, \$83,455.00; from all other sources, \$12,508.99.	96,363.99	
Total rents and interest		\$ 330,045.28
From all other sources, viz: (Itemize profit and loss account).		
Premiums on life policies		1,987.71
Received from home office		109,015.91
Total income during the year		\$ 5,451,052.61
Total footings		\$ 13,632,945.30

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross amount paid for losses (including \$526,278.01 occurring in previous years).....	\$ 3,988,865.43	
Deduct amounts received for salvages (on losses of the last or previous years) \$42,783.28; and from reinsurance in other companies, \$615,669.10	657,852.38	
Net amount paid during the year for losses		\$ 3,331,013.05
Deposit premiums returned		14,199.13
Commissions or brokerage to agents, less received on reinsurances.....		854,883.41
Rents (for company's use of own buildings)		31,913.04
Salaries, fees and all other charges, officers, \$94,415.00; clerks, \$214,602.71; other employees, \$26,363.00		335,380.71
Taxes on premiums, \$125,190.55; on real estate, \$29,017.20.		154,207.75
Insurance department fees and agents' licenses, \$23,432.64 municipal licenses, \$1,438.49; tax on franchise, \$203.94.		25,075.07
Advertising, printing and stationery, \$53,895.25; legal expenses, \$3,455.57; furniture and fixtures, \$2,293.93; miscellaneous, \$27,329.83		296,974.58
Loss on sales or maturity of ledger assets		10,297.05
Expenditure, life account		6,081.63
Remitted to home office		275,400.37
Total expenditures during the year		\$ 5,335,425.84
Balance		\$ 8,297,519.46

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value real estate (Schedule A) unincumbered	\$ 1,859,430.79	
Mortgage loans on real estate on which not more than one year's interest is due (Schedule B) first liens.	3,194,350.00	
Book value of bonds excluding interest \$2,358,520.75 and stocks	2,358,520.75	
Cash in company's office, \$2,441.36 deposited in banks, \$881,541.13	883,985.49	
Bills receivable	2,175.00	
Total	\$ 8,297,519.46	
Deduct ledger liabilities:		
Agents' credit balances.	942.57	
Total net ledger assets as per balances on page 1		\$ 8,297,519.46

NON-LEDGER ASSETS

Interest due, \$2,658.75, and accrued, \$35,775.25.....	\$	38,434.00
Interest accrued on other assets		188.90
Rents accrued on company's property or lease		10,000.00
<hr/>		
Total carried out.....	\$	48,622.90
Market value of real estate over book value, as per Schedule A.		51,817.21
Market value, not including interest in item 9, of bonds and stocks over book value, as per Schedule D.....		386,649.25
Gross premiums in course of collection December 31st, not more than three months due.....	\$	1,021,193.47
Deduct cost of collection, commission and brokerage.....		159,337.53
<hr/>		
Net amount of uncollected premiums, not more than three months due.....		861,855.94
Gross premiums in course of collection December 31st, more than three months due, carried in, \$24,975.23.		
All other assets.....		332.66
<hr/>		
Gross assets	\$	9,646,797.42

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due	\$	647.24
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....		521,862.25
Losses resisted (not outlawed) including interest, costs and other expenses thereon.....		83,900.00
<hr/>		
Total amount of claims for losses.....	\$	606,409.49
Deduct re-insurance due or accrued as per Schedule E.....		95,335.40
<hr/>		
Net amount of unpaid losses.....	\$	511,074.09
Gross premiums, less reinsurance, received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$3,694,313.32; unearned premiums (50 per cent).....	\$	1,847,156.66
Gross premiums, less reinsurance, received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$3,712,063.26; unearned premiums (pro rata)		1,924,253.30
<hr/>		
Total unearned premiums as computed above.....	\$	3,771,409.96
Amount reclaimable by the insured on perpetual fire insurance policies being 90 per cent. of the premium or deposit received		317,486.15
Net premium reserve and all other liabilities, except capital, under the life insurance department		84,599.09
Return premiums, \$55,000; and re-insurance premiums, \$177,- 842.33	\$	232,842.33
All other liabilities, viz.: Due for contingent commission.....		20,000.00— 252,842.33
<hr/>		
Total amount of all liabilities.....	\$	4,937,411.62
Divisible surplus		4,709,385.80
<hr/>		
Total	\$	9,646,797.42

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement	\$ 937,910,567	\$ 7,796,869.54
Written or renewed during the year	757,826,529	6,874,759.19
<hr/>		
Total	\$ 1,695,737,096	\$ 14,671,628.73

Deduct those expired and marked off as terminated.....	702,361,788	6,201,644.47
In force at the end of the year	\$ 993,375,308	\$ 8,469,984.26
Deduct amount reinsured	129,518,276	1,063,607.68
Net amount in force	\$ 863,857,032	\$ 7,406,376.58
Perpetual risks (not included above), \$9,915,539. Premiums on same, \$334,195.94.		
Largest amount written on any one risk, not deducting reinsurance, \$ 400,000.		

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?.....	No
Losses incurred during the year. Fire. \$3,284,609.29; tornado, \$2,087.27.....	\$ 3,286,696.56
Does any officer, director, or trustee receive a commission or royalty on the business of the company?.....	No.
Total amount of premiums received in the United States to date	135,576,956.01
Total losses paid in the United States to date.....	81,558,383.42

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Gross risks written.....	\$ 3,694,605.00
Gross premiums received.....	46,116.42
Losses paid.....	19,863.26
Losses incurred.....	21,042.26
Amount at risk.....	5,559,400.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY,
OF NEW YORK.

Organized under the laws of the State of New York, made to the Auditor of State of the
State of Iowa in pursuance to the laws thereof.

President, HENRY W. EATON. Secretary, GEORGE W. HOYT.
[Incorporated or organized, 1896. Commenced business, 1897.]
Home office, 45 William street, New York City.

CAPITAL STOCK.

Capital stock paid up	\$ 200,000.00
Amount of ledger assets, December 31st of previous year.....	288,987.22
Extended at.....	\$ 288,987.22

INCOME DURING YEAR,

As shown by the books at home office at close of business December 31st.	
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	\$ 15,188.20
Net collected.....	\$ 15,188.20
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	170,218.22
Total	\$ 185,406.42

Deduct gross premiums and bills in course of collection at this date	46,389.41	
Entire premiums collected during the year.....\$	139,017.01	
Deduct reinsurance, rebate, abatement and return premiums...	75,623.99	
Received for premiums other than perpetuals.....		\$ 63,413.02
Interest and dividends on stocks and bonds, \$8,225.00; from all other sources, \$1,000.47.....	9,225.47	
Total rents and interest.....		\$ 9,225.47
Total income during the year.....		\$ 72,638.49
Total footings.....		\$ 361,625.71

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.		
Gross amount paid for losses.....\$	41,581.82	
Deduct amounts received for salvages (on losses of the last or previous years) and from reinsurance in other companies....	10,590.47	
Net amount paid during the year for losses.....		\$ 30,991.35
Scrip or certificates of profits redeemed in cash.....		13,160.29
Salaries, fees and all other charges, officers, \$597.50; clerks, \$1,400;.....		1,997.50
Taxes on premiums.....		4,319.91
Insurance department fees and agents' licenses.....		1,368.00
Advertising, printing and stationery, \$668.20; legal expenses, \$32.30; miscellaneous, \$2,444.84.....		3,145.34
Total expenditures during the year.....		\$ 54,982.39
Balances		\$ 306,643.32

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.		
Book value of bonds.....\$	249,838.48	
Cash deposited in banks.....	56,804.84	
Total	\$ 306,643.32	
Total net ledger assets.....		\$ 306,643.32

NON-LEDGER ASSETS.

Market value (not including interest, in item 9), of bonds and stocks over book value, as per Schedule D.....		\$ 2,511.52
Gross premiums in course of collection December 31st, not more than three months due.....\$	46,226.00	
Deduct cost of collection, commission and brokerage.....	3,403.65	
Net amount of uncollected premiums, not more than three months due		42,822.35
Gross assets.....		\$ 351,977.19

NON-LEDGER LIABILITIES.

Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	\$	17,420.00	
Total amount of claims for losses.....	\$	17,420.00	
Deduct reinsurance due or accrued ..		5,715.00	
Net amount of unpaid losses.....	\$		11,705.00
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$70,510.24; unearned premiums (50 per cent).....	\$	35,255.12	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$37,382.81; unearned premiums (pro rata)....		21,073.02	
Total unearned premiums as computed above.....			56,328.14
Return premiums, \$1,500; and reinsurance premiums, \$3,500....	\$	5,000.00	
Reserve for liabilities contingent but not apparent.....		4,000.00—	\$ 9,000.00
Total amount of all liabilities.....	\$		77,033.14
Joint stock capital actually paid up in cash.....	\$	200,000.00	
Divisible surplus.....		74,944.05—	274,944.05
Total.....	\$		351,977.19
Largest amount written on any one risk not deducting reinsurance	\$		10,000.00

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5 under this heading in last year's statement.....	\$ 6,168,191	\$ 81,184.98
Written or renewed during the year.....	14,732,607	170,218.22
Total	\$ 20,900,798	\$ 251,403.20
Deduct those expired and marked off as terminated.....	8,791,369	103,018.33
In force at the end of the year.....	\$ 12,109,429	\$ 148,384.87
Deduct amount reinsured.....	3,441,414	40,491.82
Net amount in force.	\$ 8,668,015	\$ 107,893.05

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?.....	No.
Losses incurred during the year, fire.....	\$ 42,106.35
Total amount of the company's stock owned by the directors at par value.....	3,500.00
Does any officer, director, or trustee receive a commission or royalty on the business of the company?.....	No.
Total amount of premiums received in the United States to date	\$ 145,094.96
Total losses paid in the United State to date.....	64,891.22

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire risks.
Gross risks written.....	\$ 70,782.00
Gross premiums received.....	828.73
Losses paid.....	554.70
Losses incurred.....	554.70
Amount at risk	

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
LONDON ASSURANCE CORPORATION.

Organized under the laws of Great Britain, made to the Auditor of State of the State of Iowa,
pursuant to the laws thereof.

Governor, HENRY J. B. KENDALL. Manager in United States, CHAS. L. CASE
[Incorporated A. D. 1720. Commenced business in United States, 1872]
Home office, 44 Pine street, New York city.

CAPITAL STOCK.

Amount of capital stock authorized and subscribed for.....	\$	896,550.00
Amount of capital paid up in cash.....		448,275.00
Amount of net ledger assets, December 31st of previous year....		2,125,029.64
Marine ledger assets transferred to non-ledger assets.....		7,927.15
Extended at	\$	2,117,102.49

INCOME DURING YEAR.

As shown by the books at home office at close
of business December 31st.

	Fire. <input type="checkbox"/>	Marine and Inland.	
Gross premiums and bills unpaid at close of pre- vious year, as shown by that year's statement.	\$ 132,430.47	\$ 65,031.17	
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	1,058,347.00	640,522.34	
Total.....	\$ 1,190,777.47	\$ 705,553.51	
Deduct gross premiums and bills in course of col- lection at this date	135,570.76]	65,829.24	
Entire premiums collected during the year.	\$ 1,055,206.71	\$ 639,724.27	
Deduct re-insurance, rebate, abatement, and return premiums.....	200,575.76 <input type="checkbox"/>	291,218.73	
Received for premiums, other than per- petuals	\$ 854,630.95	\$ 348,505.54	\$ 1,203,136.49
Interest and dividends on stocks and bonds. \$72,- 516.26; from all other sources, \$2,845.29		75,361.55	
Total rents and interest.....			\$ 75,361.55
Profit on sale or maturity of ledger assets during the year over book values.....			296.69
Total income during the year			\$ 1,278,794.73
Total footings.....			\$ 3,395,897.22

DISBURSMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st:

Gross amount paid for losses including \$143,333 95			
occurring in previous years.....\$	Fire.	Marine and Inland.	
	589,840.21	\$ 329,223.58	
Deduct amounts received for salvages (on losses of the last or previous years). \$17,862.25 and from reinsurance in other companies, \$251,597.64....	73,987.56	195,472.33	
Net amount paid during the year for losses.....\$	515,852.65	\$ 193,751.25	\$ 709,603.90
Remitted to head office			113,221.35
Commissions or brokerage to agents, less received on reinsurances.....			201,781.67
Rents for company's use of own buildings.....			14,442.50
Salaries, fees and other charges, officers, \$27,700; clerks, \$44,728.02; other employees, \$16,199.81.....			88,627.83
Taxes on premiums, \$26,751.23; internal revenue, \$4,925.71...			31,676.94
Insurance department fees and agents' licenses, \$8,192.08; municipal licenses, \$3,818.70; tax on franchise, \$891.60.....			12,902.38
Advertising, printing and stationery, \$7,383.88; miscellaneous, \$40,475.30.....			47,859.18
Losses on sales or maturity of ledger assets.....			179.00
Total expenditures during the year			\$ 1,220,294.75
Balances			\$ 2,175,602.47

LEDGER ASSETS

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value of bonds excluding interest and stocks(Schedule D) \$	1,926,188.75	
Cash in company's office, \$1,479.04; deposited in banks, \$233,419.87	234,898.91	
Due from other companies for losses.....	14,514.81	
Total	\$ 2,175,602.47	
Total net ledger assets, as per balances on page 1.....		\$ 2,175,602.47

NON-LEDGER ASSETS.

Interest accrued on bonds and stocks	5,889.59	
Total carried out.....		\$ 5,889.59
Market value (not including interest, in item 9), of bonds and stocks over book value, as per Schedule D.....		64,785.00
Gross premiums in course of collection December 31st, not more than three months due.....	201,267.22	
Deduct cost of collection, commission and brokerage.....	32,585.41	
Net amount of uncollected premiums, not more than three months due		\$ 168,681.81
Bills receivable.....		122 78
Gross assets.....		2,415,091.65

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid not yet due	\$ 104,867.00
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	51,306.00
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	17,700.00
Total amount of claims for losses.....\$	173,873.00

Deduct reinsurance due or accrued (give list of companies and amounts), as per Schedule E.....	11,066.00	
Net amount of unpaid losses.....		\$ 162,807.00
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$610,792.69; unearned premiums (50 per cent).....	\$ 305,396.35	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$880,801.13; unearned premiums (pro rata)....	436,525.85	
Gross premiums (less reinsurance—cash and bills) received and receivable upon all unexpired marine risks (50 per cent on time hulls).....	35,358.13	
Total unearned premiums as computed above.....		\$ 777,280.33
Amount reclaimable by the insured on perpetual fire insurance policies, being 95 per cent. of the premium or deposit received.....		174.80
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued.....		10,500.00
Commissions, brokerage, and other charges due to agents and brokers, on premiums paid.....		55,319.79
Reinsurance premiums.....		55,319.79
Total amount of all liabilities.....		\$ 1,006,081.92
Divisible surplus.....		1,409,009.73
Total		\$ 2,415,091.65

MISCELLANEOUS

	Fire Risks.	Premiums thereon.	Marine and Inl'd.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement.	\$ 172,295,768.00	\$ 1,493,803.13	\$ 6,563,741.00	\$ 45,883.17
Written or renewed during the year.	111,334,574.00	1,058,347.00	101,956,751.00	640,522.34
Total	\$ 283,630,342.00	\$ 2,552,150.13	\$ 108,520,492.00	\$ 686,405.51
Deduct those expired and marked off as terminated.....	111,064,615.00	987,918.18	99,828,852.00	635,137.54
In force at the end of the year	\$ 172,565,727.00	\$ 1,564,231.95	8,691,640.00	51,267.97
Deduct amount reinsured	9,468,916.00	72,458.13	2,385,376.00	15,909.84
Net amount in force.....	\$ 163,096,811.00	\$ 1,491,777.82	\$ 6,306,264.00	\$ 35,358.13
Largest amount written on any one risk, not deducting reinsurance, \$50,000.....				

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement? No

Losses incurred during the year. fire, \$536,290.47; marine and inland, \$185,052.98; \$ 721,343.45

Does any officer, director, or trustee receive a commission or royalty on the business of the company?.....No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Gross risks written.	\$ 1,031,366.00
Gross premiums received.....	13,989.27
Losses paid.....	6,124.53
Losses incurred.....	4,501.53
Amount at risk.....	1,374,500.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

LONDON AND LANCASHIRE FIRE INSURANCE COMPANY.

Organized under the laws of Great Britain, made to the Auditor of State of the State of Iowa,
pursuant to the laws thereof.

Manager, ARCHIBALD G. MCILVAINE.

[Incorporated, 1861. Commenced business in the United States, 1879.]

Principal office, in United States, 57 and 59 William St., New York City.

CAPITAL STOCK.

Amount of capital paid up in cash, deposit capital.....	200,000.00
Extended at	\$ 2,531,571.02

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	\$ 307,549.18
Deduct amount of same not collected	186.36
Net collected.....	\$ 307,362.82
Gross premiums written and renewed during the year, as per item 2, page 3 part VI.....	2,445,221.19
Total.....	\$ 2,752,584.01
Deduct gross premiums and bills in course of collection at this date	320,107.53
Entire premiums collected during the year.....	\$ 2,432,476.48
Deduct reinsurance, rebate, abatement, and return premiums..	823,273.25
Received for premiums other than perpetuals.....	\$ 1,609,203.23
Rents from company's property, including \$10,650.00 for company's use of own buildings	\$ 17,149.17
Interest and dividends on stocks and bonds.....	71,242.56
Total rents and interest.....	\$ 88,391.73
Total income during the year.....	\$ 1,697,594.96
Total footings.....	\$ 4,229,165.98

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

	FIRE.	
Gross amount paid for losses (including \$179,894.13 occurring in previous years)	\$ 1,188,921.34	
Deduct amounts received for salvages, (on losses of the last or previous years \$18,771.59; and from re-insurance in other companies, \$248,499.74.....	267,271.33	
Net amount paid during the year for losses.....	\$ 921,650.01	
Commissions or brokerage to agents, less received on reinsurances	298,187.34	
Rents (including \$10,650.00 for company's use of own buildings)	20,068.42	
Salaries, fees and all other charges, officers, \$45,405.15; clerks, \$59,598.72; other employees, \$40,002.22	145,006.09	
Taxes on premiums, \$35,517.78; on real estate, \$4,450.47; on other investments, \$116.46.....	40,084.71	
Insurance department fees and agents' licenses, \$11,257.81; municipal licenses, \$5,467.59; tax on franchise, \$482.12.....	17,207.52	
Advertising, printing and stationery, \$15,303.15; legal expenses, \$602.95; repairs and expenses on real estate, \$9,261.62; furniture and fixtures, \$1,467.04; miscellaneous, \$88,233.41...	114,868.17	
Readjustment of ledger assets.....	\$44,559.53	
Losses on sales or maturity of ledger assets, \$13,232.00; other disbursements, viz: internal revenue, \$10,058.44.....	71,849.97	
Remittances to head office.....	404,620.15	
Total expenditures during the year.....	2,033,562.38	
Balances.....	\$ 2,195,603.60	

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value real estate (Schedule A), unincumbered..	\$ 300,000.00	
Book value of bonds excluding interest, \$1,592,117.13; and stocks, \$6,160.50 (Schedule D).	1,598,277.63	
Cash in company's office \$34,950.93; deposited in banks, \$68,859.67	103,810.60	
Cash in hands of U. S. trustees.....	175,000.00	
Cash in hands of special agents.....	936.41	
Balance due from other companies.	12,716.99	
Bills receivable.....	4,861.97	
Total.....	\$ 2,195,603.60	
Total net ledger assets, as per balances on page 1.....	\$ 2,195,603.60	

NON-LEDGER ASSETS.

Interest due, \$12,140, and accrued, \$8,490 on bonds and stocks.. \$	20,630.00	
Rents due, \$165.00, and accrued, \$1,929.09 on company's property or lease.....	2,094.09	
Total carried out.....	\$ 22,724.09	
Market value (not including interest in item 9) of bonds and stocks over book value, as per Schedule D	106,376.62	
Gross premiums in course of collection December 31st, not more than three months due.	\$ 317,306.19	
Deduct cost of collection, commission and brokerage.	66,507.53	
Net amount of uncollected premiums, not more than three months due... ..	\$ 250,798.66	
Gross premiums in course of collection December 31st, more than three months due, carried in	\$2,801.34	

Reinsurance due on paid losses per schedule.. .. .	971.66
Gross assets.....	\$ 2,576,474.63
Deduct assets not admitted:	
Cash in hands of special agents.....\$	936.41
Balances due from other companies.....	999.66—\$ 1,936.07
Total admitted assets.....	\$ 2,574,538.56

NON-LEDGER LIABILITIES.

Losses adjusted, and unpaid, due, \$28,850.00; not yet due.\$19,674.13	48,524.13
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	90,828.55
Losses resisted (not outlawed) including interest costs, and other expenses thereon.....	19,009.46
Total amount of claims for losses.....\$	158,362.14
Deduct reinsurance due or accrued (give list of companies and amounts), as per Schedule E.. .. .	20,727.86
Net amount of unpaid losses.....	\$ 137,634.29
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks. \$1,236,488.33; unearned premiums (50 per cent).....\$	618,244.17
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$1,751,441.96; unearned premiums (pro rata).....	848,590.37
Total unearned premiums as computed above.....	\$ 1,466,834.54
Return premiums, \$1,810.98; and reinsurance premiums, \$34,733.02, less commissions, \$7,384.06.....	29,159.94
Total amount of all liabilities.....	\$ 1,633,628.77
Divisible surplus.....	940,909.79
Total	\$ 2,574,538.56

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year, as per line 5 under this heading in last year's statement.....	\$ 443,647,404	\$ 3,280,121.63
Written or renewed during the year.....	275,247,277	2,445,221.19
Total.....	\$ 718,894,681	\$ 5,725,342.82
Deduct those expired and marked off as terminated	284,791,203	2,344,572.23
In force at the end of the year.....	434,103,478	3,380,770.59
Deduct amount reinsured.....	46,249,735	392,840.30
Net amount in force.....	\$ 387,853,743	\$ 2,987,930.29
Largest amount written on any one risk, not reducing reinsurance, \$50,000.00.		

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement? No.	
Losses incurred during the year.....	\$ 897,821.88

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Gross risks written	\$ 1,154,004.00
Gross premiums received	15,506.23
Losses paid	13,546.14
Losses incurred	15,621.85
Amount at risk	1,574,611.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
LUMBERMENS INSURANCE COMPANY.

Organized under the laws of the State of Pennsylvania, made to the Auditor of State of the
State of Iowa, pursuant to the laws thereof.

President, LEWIS DAVIS, *Vice-President*, OLIVER H. HILL.
Secretary, OLIVER H. HILL.

[Incorporated, June 2, 1873 Commenced business, December 11, 1873.]

CAPITAL STOCK.

Amount of capital stock authorized, \$500,000; subscribed for....	\$ 250,000.00	
Amount of capital paid up in cash	250,000.00	
Amount of net ledger assets, December 31st of previous year ...	1,126,129.84	
Extended at		\$ 1,126,129.84

INCOME DURING YEAR.

As shown by the books at home office at close of business Decem-
ber 31st:

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement	\$ 32,977.62	
Net collected	\$ 32,977.62	
Gross premiums written and renewed during the year, as per item 2, page 3, part VI	225,996.48	
Total	\$ 258,974.10	
Deduct gross premiums and bills in course of collection at this date	37,209.32	
Entire premiums collected during the year	\$ 221,764.78	
Deduct reinsurance, rebate, abatement and return premiums...	57,435.39	
Received for premiums, other than perpetuals	\$ 164,329.39	\$ 164,329.39
Deposit premiums, received on perpetual risks		12,601.99
Rents from company's property, including \$1,200 for com- pany's use of own buildings	13,160.00	
Interest on real estate mortgage loans, \$17,747; on other collat- eral loans, \$1,434.36	19,181.36	
Interest and dividends on stocks and bonds, \$29,137.25; interest on bank balances, \$429.35	29,566.60	
Total rents and interest		\$ 61,907.96
From all other sources, viz.: Itemize profit and loss account) Ten per cent. on cancelled perpetual policies, \$333.02; trans- fers, \$118; miscellaneous, \$101.47.		552.49
Total income during the year		239,391.83
Total footings		\$ 1,365,521.67

DISBURSEMENTS DURING YEAR

As shown by the books at home office at close of business December 31st.

Gross amount paid for losses, including \$22,391.82 occurring in previous years	\$ 133,333.54	
Deduct amounts received for salvages (on losses of the last or previous years) \$2,786.03 and from reinsurance in other companies, \$22,308.92	25,094.95	
Net amount paid during the year for losses	\$ 108,238.59	\$ 108,238.59
Deposit premiums returned		12,710.14
Paid stockholders for interest or dividends; (amount declared during the year)		25,000.00
Commissions or brokerage to agents, less received on reinsurances		43,320.42
Rents (including \$1,200 for company's use of own buildings)		1,200.00
Salaries, fees and all other charges, officers, clerks, and other employees		12,445.00
Taxes on premiums, \$5,545.29; on real estate, \$2,950.00; on other investments, \$1,003.57; internal revenue.		9,498.86
Insurance department fees and agents' licenses, 1625.00; municipal licenses, \$245.75; tax on franchise, \$1,977.00 ..		2,847.75
Advertising, printing and stationery, \$421.05; repairs and expenses on real estate, \$5,717.07; miscellaneous \$5,778.71		11,916.84
Losses on sales or maturity of ledger assets		110.74
Underwriter's Association		864.53
Total expenditures during the year		\$ 228,152.87
Balances		\$ 1,137,368.80

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value real estate, unincumbered	\$ 155,118.35	
Mortgage loans on real estate, first liens	296,701.51	
Loans secured by pledge of bonds, stocks or other collateral	31,900.00	
Book value of bonds excluding interest, \$630,642.71; and stocks, \$1,200	631,842.71	
Cash in company's office, \$141,88; deposited in banks, \$21,604.35.	21,800.23	
Total	\$ 1,137,368.80	
Total net ledger assets		1,137,368.80

NON LEDGER ASSETS,

Perpetual deposits on insurance policies on property owned by company	671.45	
Interest due, \$252.00; and accrued, \$4,026.26 on mortgages	4,278.26	
Interest accrued on collateral loans	305.97	
Rents due and accrued on company's property or lease	1,169.40	
Total carried out		\$ 6,425.08
Market value, not including interest, over book value, as per Schedule D		43,422.29
Gross premiums in course of collection December 31st, not more than three months due	\$ 37,209.32	
Net amount of uncollected premiums, not more than three months due		\$ 37,209.32
Gross assets		1,224,425.49

DEDUCT ASSETS NOT ADMITTED.

Depreciation from book values of above net ledger assets to bring same to market value ; real estate	\$	8, 118. 35	
· Total	\$	8, 118. 35	
Total admitted assets.....			\$ 1, 216, 307. 14

NON-LEDER LIABILITIES.

Losses adjusted and unpaid, not yet due	\$	5, 767. 85	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....		19, 162. 30	
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....		500 00	
Total amount of claims for losses.....	\$	25, 430. 15	
Deduct reinsurance due or accrued (give list of companies and amounts), as per Schedule E.....		5, 190. 20	
Net amount of unpaid losses.....	\$		20, 239. 95
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$126, 115. 17, unearned premiums (50 per cent).....	\$	63, 057. 58	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$126, 049. 48; unearned premiums (pro rata)...		68, 344 13	
Total unearned premiums as computed above.....	\$		131, 401. 71
Amount reclaimable by the insured on perpetual fire insurance policies being 90 per cent. of the premium or deposit received.....			233, 143. 71
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued.			2, 023. 32
Commissions, brokerage, and other charges due to agents and brokers, on premiums paid.....	\$	8, 406. 59	
Return premiums, \$3, 770. 16; and reinsurance premiums, \$4, 397. 42		8, 167. 58	
All other liabilities, viz.: Miscellaneous		1, 128. 14	\$ 17, 702. 31
Total amount of all liabilities.	\$		404, 511. 00
Joint stock capital actually paid up in cash.....		250, 000. 00	
Divisible surplus.....		561, 796. 14	811, 796. 14
Total.....	\$		1, 216, 307. 14

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year, as per line 5, under this heading in last year's statement.....	\$ 271, 355. 26	\$ 262, 164. 39
Written or renewed during the year.....	212, 613. 56	225, 090. 48
Total.....	\$ 483, 968 82	\$ 487, 160 87
Deduct those expired and marked off as terminated.....	201, 8, 9 72	191, 348. 01
In force at the end of the year.....	\$ 282, 089 10	\$ 276 812 86
Deduct amount reinsured	42, 289. 70	44, 0. 8 21
Net amount in force.	\$ 239, 799. 40	\$ 252, 164. 65
Perpetual risks (not included above) \$93, 907. 19. Deposits on same, \$259, 048. 56.		
Largest amount written on any one risk, not deducting reinsurance, \$15, 000.		

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?.....No.
Losses incurred during the year (Fire).....\$ 105,298.91
Total amount of the company's stock owned by the directors at par value..... 75,125.00
Total amount loaned to officers and directors..... 5,000.00
Does any officer, director, or trustee receive a commission or royalty on the business of the company?.....No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Gross risks written	\$ 458,587.66
Gross premiums received.....	5,551.40
Losses paid.....	946.64
Losses incurred.....	3,356.64
Amount at risk.....	550,205.14

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
MAGDEBURG FIRE INSURANCE COMPANY,

Organized under the laws of the Empire of Germany made to the Auditor of State of the
State of Iowa, pursuant to the laws thereof.

U. S. Manager, P. E. RASOR. Assistant U. S. Manager, AD DOHMEYER.
[Incorporated, May 17, 1844. Commenced business in U. S. Branch December 2, 1896,
in California, 1878.]

Home office, 71 William street, New York.

CAPITAL STOCK.

Amount of net ledger assets. December 31st of previous year...	\$ 826,311.31
Extended at	\$ 826,311.31

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	\$ 128,241.95	
Deduct amount of same not collected	219.06	
Net collected.....	\$ 128,022.89	
Gross premiums written and renewed during the year, as per item 2, page 3, part VI	1,091,313.52	
Total	\$ 1,219,336.41	
Deduct gross premiums and bills in course of collection at this date	116,700.59	
Entire premiums collected during the year.....	\$ 1,102,635.82	
Deduct reinsurance, rebate, abatement and return premiums ..	320,987.33	
Received for premiums other than perpetuals.....	\$ 781,648.49	\$ 781,648.49
Interest and dividends on stocks and bonds	26,707.22	
Total rents and interest		26,707.22

Remittance from home office	74,418.75
Total income during the year	885,774.46
Total footings.	\$ 1,712,085.77

DISBURSEMENTS DURING YEAR

As shown by the books at home office at close of business December 31st:

Gross amount paid for losses (including \$102,799 occurring in previous years)	\$ 608,440.60	
Deduct amounts received for salvages (on losses of the last or previous years) \$2,173.93; and from reinsurance in other companies, \$50,790.27	58,964.20	
Net amount paid during the year for losses	\$ 555,476.40	\$ 555,476.40
Commissions or brokerage to agents, less received on reinsurances		165,410.80
Rents (including for company's use of own buildings) less from sub-leases		10,546.38
Salaries, fees and all other charges, officers, \$18,000; clerks, \$52,296.94		70,296.94
Taxes on premiums		14,846.34
Insurance department fees and agents' licenses, \$6,690.73; municipal licenses, \$6,926.97; tax on franchise, \$732.65		14,350.35
Advertising, printing and stationery, \$15,350.17; legal expenses, \$1,175.91; furniture and fixtures, \$695.09; miscellaneous \$48,557.70		65,778.87
Remittance to home office		596.13
Total expenditures during the year		897,302.21
Balances		\$ 814,783.56

LEDGER ASSETS.

- As per ledger accounts shown by the books at home office at close of business December 31st.

Book value of bonds excluding interest	\$ 770,725.00	
Cash in company's office, \$708.87; deposited in banks, \$157.57 ..	866.44	
Cash in hands of trustees	43,192.12	
Total	\$ 814,783.56	
Total net ledger assets, as per balances on page 1		\$ 814,783.56

NON-LEDGER ASSETS.

Interest accrued on bonds and stocks	\$ 7,612.50	
Total carried out		7,612.50
Market value (not including interest, in item 9), of bonds and stocks over book value, as per Schedule D		20,087.50
Gross premiums in course of collection December 31st, not more than three months due	\$ 113,956.74	
Deduct cost of collection, commission and brokerage	27,532.28	
Net amount of uncollected premiums, not more than three months due		86,424.46
Gross premiums in course of collection December 31st, more than three months due, carried in	2,962.91	
Gross assets		\$ 928,908.02
Total admitted assets		\$ 928,908.02

NON-LEDGER LIABILITIES.

Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	\$	81,479.85	
<hr/>			
Total amount of claims for losses.....	\$	81,479.85	
Deduct reinsurance due or accrued (give list of companies and amounts), as per Schedule E		9,955.00	
<hr/>			
Net amount of unpaid losses.....	\$		71,524.85
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$632,530.35; unearned premiums (50 per cent).....	\$	316,265.18	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$347,271.41; unearned premiums (pro rata)...		200,778.81	
<hr/>			
Total unearned premiums as computed above.....	\$		517,043.99
<hr/>			
Total amount of all liabilities	\$		588,568.84
Divisible surplus.....			340,339.18
<hr/>			
Total.....	\$		928,908.02

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5 under this heading in last year's statement.....	\$ 74,358,965	\$ 887,758.98
Written or renewed during the year	102,206,682	1,091,313.52
<hr/>		
Total.....	\$ 176,565,647	\$ 1,979,072.50
Deduct those expired and marked off as terminated.....	81,989,151	905,870.23
<hr/>		
In force at the end of the year.	\$ 94,576,496	\$ 1,073,202.27
Deduct amount reinsured ...	9,470,283	93,400.51
<hr/>		
Net amount in force.....	\$ 85,106,213	\$ 979,801.76
Largest amount writtten on any one risk, not deducting reinsurance		\$ 20,000.00

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affect this statement ?	No,
Losses incurred during the year fire	\$ 520,752.25
Does any officer, director or trustee receive a commission or royalty on the business of the company?.....	No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Gross risks written.....	\$ 658,306.00
Gross premiums received.....	7,770.62
Losses paid.....	4,179.27
Losses incurred.....	4,174.27
Amount at risk.....	545,235.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
MANCHESTER ASSURANCE COMPANY.

Organized under the laws of Great Britain, made to the Auditor of State of the State of Iowa,
pursuant to the laws thereof.

U. S. Manager, GEO. S. A. YOUNG.

[Incorporated, 1824. Commenced business, in U. S. December, 1890.]

Home office in U. S., 42 Cedar Street, New York.

CAPITAL STOCK.

Amount of capital stock authorized, \$10,000,000; subscribed for..\$	1,000,000.00
Amount of capital paid up in cash.....	1,000,000.00
Amount of net ledger assets, December 31st of previous year....	1,468,408.61
<hr/>	
Extended at.....	\$ 1,468,408.61

INCOME DURING YEAR

As shown by the books at home office at close of business De-
cember 31st.

	Fire.	
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.	\$ 295,792.78	
Deduct amount of same not collected.	1,605.49	
<hr/>		
Net collected.....	\$ 294,187.29	
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	2,015,063.14	
<hr/>		
Total.....	\$ 2,309,250.43	
Deduct gross premiums and bills in course of collection at this date	271,230.89	
<hr/>		
Entire premiums collected during the year.....	\$ 2,038,019.54	
Deduct reinsurance, rebate, abatement and return premiums... ..	650,769.48	
<hr/>		
Received for premiums other than perpetuals.....	1,387,250.06	\$ 1,387,250.06
Interest and dividends on stocks and bonds.....	52,496.72	
<hr/>		
Total rents and interest.....		52,496.72
Profit on sale or maturity of ledger assets during the year over book values.....		8,032.44
From other sources, viz: received from home office.....		156,757.00
Total income during the year.....		1,604,536.22
<hr/>		
Total footings.....		\$ 3,072,944.83

DISBURSEMENTS DURING YEAR

As shown by the books at home office at close of business December 31st.

Gross amount paid for losses (including \$125,685.47 occurring in previous years	\$ 1,058,123.21	
Deduct amounts received for salvages (on losses of the last or previous years) \$12,709.26; and from reinsurance in other companies, \$169,362.78.....	182,072.04—\$	876,051.17
Net amount paid during the year for losses.....	\$ 876,051.17	
Commissions or brokerage to agents, less received on reinsurance		283,502.36
Rents		10,215.03
Salaries, fees and all other charges; officers, \$25,772.58; clerks, \$34,277.11; other employees, \$26,552.39.....		86,602.08
Taxes on premiums		40,764.68
Insurance department fees and agents' licenses, \$11,703.28; municipal licenses, \$6,860.55; tax on franchise, \$1,373.22.....		19,937.05
Advertising, printing and stationery, \$12,412.02; legal expenses, \$41.47; furniture and fixtures, \$532.15; miscellaneous, \$64,397.42.....		78,183.06
Other disbursements, viz: sent home office.....		146,903.53
Doubtful accounts.....		1,830.39
Total expenditures during the year.....		1,543,989.35
Balances		\$ 1,528,955.48

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value real estate (Schedule A) unincumbered.	\$ 2,900.00	
Book value of bonds excluding interest, \$1,364,100.85, and stocks, \$4,250.00 (Schedule D).....	1,368,350.85	
Cash in company's office, \$21,944.54; deposited in banks, \$135,157.66.....	157,102.20	
Bills receivable.....	602.43	
Total	\$ 1,528,955.48	
Total net ledger assets, as per balances on page 1.....		1,528,955.48

NON-LEDGER ASSETS.

Interest accrued, \$5,054.17; on bonds and stocks.....	\$ 5,054.17	
Total carried out.....		5,054.17
Market value of real estate over book value, as per Schedule A.....		412.14
Market value (not including interest, in item 9), of bonds and stocks over book value, as per Schedule D.....		32,529.15
Gross premiums in course of collection December 31st, not more than three months due	270,302.56	
Deduct cost of collection, commission and brokerage.....	46,983.74	
Net amount of uncollected premiums not more than three months due.....		223,318.82
Gross premiums in course of collection December 31st, more than three months due, carried in, \$928.33; due from other companies for reinsurance on losses already paid.....		4,293.85
Gross assets.....		\$ 1,794,563.61

IOWA INSURANCE REPORT.

DEDUCT ASSETS NOT ADMITTED.

Bills receivable, past due.....	\$ 448.50	
Total		448.50
Total admitted assets.....		\$ 1,794,115.11

NON-LEDGER LIABILITIES.

Losses adjusted, not yet paid.....	88,244.85	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	98,532.09	
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	15,203.20	
Total amount of claims for losses.....	\$ 201,980.14	
Deduct reinsurance due or accrued (give list of companies and amounts) as per Schedule E	27,409.46	
Net amount of unpaid losses.....		\$ 174,570.68
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$1,078,335.66; unearned premiums (50 per cent)	\$ 539,167.83	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$989,980.51; unearned premiums (pro rata)....	496,080.42	
Total unearned premiums as computed above.....		\$ 1,035,248.25
Return premiums, \$226.58; and reinsurance premiums, \$32,376.15		32,602.73
Total amount of all liabilities		\$ 1,242,421.66
Divisible surplus		551,693.45
Total.....		\$ 1,794,115.11

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year, as per line 5 under this heading in last year's statement.....	\$ 217,035,991	\$ 2,327,458.66
Written or renewed during the year	179,879,502	2,015,063.14
Total	\$ 396,915,493	\$ 4,342,521.80
Deduct those expired and marked off as terminated.	175,572,742	1,941,679.44
In force at the end of the year	\$ 221,342,751	\$ 2,400,842.36
Deduct amount reinsured.....	27,196,584	332,526.19
Net amount in force.....	\$ 194,146,167	\$ 2,068,316.17
Largest amount written on any one risk, not deducting reinsurance		\$ 30,000.00

GENERAL INTERROGATORIES.

Losses incurred during the year.....	\$ 908,754.69
Does any officer, director, or trustee receive a commission or royalty on the business of the company	No.
The amount of "special reserve fund," according to said law, deposited with the insurance department of the state of New York	200,000.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks
Gross risks written.....	\$ 1,187,744.60
Gross premiums received	18,674.12
Losses paid	4,079.19
Losses incurred.....	4,940.47
Amount at risk.....	1,868,371.92

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
MANHATTAN FIRE INSURANCE COMPANY.

Organized under the laws of the State of New York, made to the Auditor of State of the State of
 Iowa, pursuant to the laws thereof.

President, DANIEL MYERS.

First Vice-President, W. M. HAHN.

Secretary, JAMES W. DURBROW.

[Incorporated February 1, 1869. Commenced business June 19, 1882.]

Home office, 47 Cedar street.

CAPITAL STOCK.

Amount of capital stock authorized and subscribed for	\$	500,000.00	
Amount of capital paid up in cash.		500,000.00	
Amount of net ledger assets, December 31st of previous year		747,611.08	
Extended at.	\$		747,611.08

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.			
	Fire.	Marine and Inland.	
Gross premiums and bills unpaid at close of pre- vious year, as shown by that year's statement. \$	158,710.06		
Deduct amount of same not collected	2,715.35		
Net collected. \$	155,994.71		
Gross premiums written and renewed during the year	1,054,600.57	\$	78,051.68
Total. \$	1,210,595.28	\$	78,051.68
Deduct gross premiums and bills in course of collection at this date.	247,226.75		
Entire premiums collected during the year. \$	963,368.53	\$	78,051.68
Deduct reinsurance, rebate, abatement and re- turn premiums.	438,963.08		20,117.42
Received for premiums other than perpetuals. . . \$	524,405.45	\$	57,934.26
Interest and dividends on stocks and bonds, \$12,182.91; from all other sources, \$928.49.			13,111.40
Total rents and interest.			13,111.40
Profit on sale or maturity of ledger assets during the year over book values.			2,763.47
From all other sources, viz.: (Itemize profit and loss account) cash received on claim against Mutual Fire Insurance Co., \$40,000.00; proceeds from redemption of outstanding interest bearing receipts, \$281.45.			40,281.45
Total income during the year.			638,496.03
Total footings.		\$	1,386,107.11

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

	Fire	Marine and Inland.	
Gross amount paid for losses(including \$35,939.10 occurring in previous years ...	\$ 566,800.88	\$ 12,431.39	
Deduct amounts received for salvages (on losses of the last or previous years), \$5,015.56; and from reinsurance in other companies, \$36,804.12	41,819.68		
Net amount paid during the year for losses.	\$ 524,981.20	\$ 12,431.39	\$ 537,412.59
Paid stockholders for interest or dividends (amount declared during the year).			40,500.00
Commissions or brokerage to agents, less received on reinsurances..			133,760.31
Rents			6,000.00
Salaries, fees and all other charges, officers, \$24,104.45; clerks, \$20,573.01			44,677.46
Taxes on premiums.....			7,857.02
Insurance department fees and agents' licenses, \$6,605.37, municipal licenses, \$1,629.04; tax on franchise, \$592.50			8,826.91
Advertising, printing and stationery, \$7,214.43; legal expenses, \$3,215.90; furniture and fixtures, \$275; miscellaneous, \$40,706.80			51,412.13
Total expenditures during the year.....			\$ 830,446.42
Balances			\$ 555,660.69

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value of bonds excluding interest	\$ 503,481.48	
Cash in company's office,\$3,503.49; deposited in banks, \$53,371.83	56,875.32	
Deposited with Guarantee Trust & Safe Deposit Co., Philadelphia, Pa	100.00	
Bills receivable	21,213.09	
Total.....	\$ 581,669.89	
Deduct ledger liabilities:		
Borrowed money, \$25,000; all other, \$1,009.20.....	26,009.20	
Total net ledger assets, as per balances on page 1		\$ 555,660.69

NON-LEDGER ASSETS.

Interest accrued on bonds and stocks	\$ 2,067.71	
Total carried out.....		\$ 2,067.71
Market value (not including interest, in item 9), of bonds and stocks over book value, as per Schedule D		29,856.02
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 239,499.08	
Deduct cost of collection, commission and brokerage	22,668.77	
Net amount of uncollected premiums, not more than three months due... ..		\$ 216,830.31
Gross assets		\$ 804,414.73

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid (due, \$1,018.28; not yet due, \$16,105.36)	\$	17,123.64	
Losses in process of adjustment, or in suspense, including all reported and supposed losses		31,684.83	
Losses resisted (not outlawed), including interest, costs and other expenses thereon		7,000.00	
		<hr/>	
Total amount of claims for losses	\$	55,808.47	
Deduct reinsurance due or accrued		5,139.66	
		<hr/>	
Net amount of unpaid losses	\$		50,668.81
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$250,944; unearned premiums (50 per cent)	\$	125,472.00	
		<hr/>	
Total unearned premiums as computed above	\$		125,472.00
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued			1,206.62
Reinsurance premiums			89,053.75
		<hr/>	
Total amount of all liabilities	\$		266,401.18
Joint stock capital actually paid up in cash	\$	500,000.00	
Divisible surplus		38,013.55	538,013.55
		<hr/>	
Total	\$		804,414.73

MISCELLANEOUS.

	Fire risks.	Premiums thereon	Marine and Inland.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement	\$ 73,511,414.68	\$ 550,571.94		
Written or renewed during year	81,316,760.32	1,054,600.57	\$ 4,830.584	\$ 78,051.68
		<hr/>		
Total	\$ 154,828,175.00	\$ 1,605,172.51	\$ 4,830,584	\$ 78,051.68
Deduct those expired and marked off as terminated	102,834,247.00	1,187,381.31	4,830,584	78,051.68
		<hr/>		
In force at the end of the year	\$ 51,993,928.00	\$ 417,791.20		
Deduct amount reinsured	35,746,358.00	166,847.20		
		<hr/>		
Net amount in force	\$ 16,247,570.00	\$ 250,944.00		
Largest amount written on any one risk, not deducting reinsurance				\$15,000

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?	No.
Losses incurred during the year, fire, \$533,262.75; marine and inland, \$12,431.39	\$ 545,694.14
Total amount of the company's stock owned by the directors at par value	288,500.00
Does any officer, director, or trustee receive a commission or royalty on the business of the company?	No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Gross risks written	\$ 655,752.00
Gross premiums received	10,033.09
Losses paid	6,061.42
Losses incurred	6,394.37
Amount at risk	780,000.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
MECHANICS INSURANCE COMPANY.

Organized under the laws of the State of Pennsylvania, made to the Auditor of State of the
State of Iowa, pursuant to the laws thereof.

President, SIMON J. MARTIN. *First Vice-President*, CHARLES J. GALLAGHER.
Secretary, JOHN A. SNYDER.

[Incorporated April 13, 1854. Commenced business, May 4, 1854]

Home office, 500 Walnut Street, Philadelphia.

CAPITAL STOCK.

Amount of capital stock authorized, and subscribed for.....	\$	250,000.00	
Amount of capital paid in cash		250,000.00	
Amount of net ledger assets, December 31st of previous year...		839,229.52	
Extended at	\$		839,229.52

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.			
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	\$	46,898.08	
Net collected.....	\$	46,898.08	
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....		314,261.04	
Total	\$	361,159.12	
Deduct gross premiums and bills in course of collection at this date		50,967.31	
Entire premiums collected during the year.....	\$	310,191.81	
Deduct reinsurance, rebate, abatement and return premiums....		74,519.54	
Received for premiums other than perpetuals.....	\$	235,672.27	\$ 235,672.27
Deposit premiums, received on perpetual risks.....			14,008.22
Rents from company's property, including \$2,500 for company's use of own buildings.....		4,870.00	
Interest on real estate Mortgage loans, \$14,856.55; on other collateral loans, \$19.16.....		14,875.71	
Interest and dividends on stocks and bonds, \$19,165; from all other sources, \$289.67.....		19,454.67	
Total rents and interest			39,200.38
From all other sources, viz.: (itemize profit and loss account) transfers.....			303.47
Total income during the year.....			289,184.34
Total footings.....			\$ 1,128,414.86

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business
December 31st:

Gross amount paid for losses (including \$22,331.01 occurring in previous years).....	\$	192,726.76	
Deduct amounts received for salvages (on losses of the last or previous years), \$1,467.41; and from reinsurance in other companies, \$17,035.78.....		18,503.19	
		<hr/>	
Net amount paid during the year for losses.....	\$	174,223.57	\$ 174,223.57
Deposit premiums returned.....			11,161.40
Paid stockholders for interest or dividends (amount declared during the year).....			20,000.00
Commissions or brokerage to agents, less received on reinsurances.....			62,284.18
Rents, company's use of own buildings.....			2,500.00
Salaries, fees and all other charges, officers, clerks, other employees.....			13,790.01
Taxes on premiums, \$5,772.90; on real estate, \$998.76.....			6,769.66
Insurance department fees and agents' licenses, \$879.30; municipal licenses, \$252.75; internal revenue, \$1,418.16; tax on franchise, \$1,002.97.....			3,553.18
Advertising, printing and stationery, \$3,596.62; legal expenses, \$25; repairs and expenses on real estate, \$181.15; miscellaneous, \$11,735.10.....			15,537.87
Total expenditures during the year.....			<hr/> 309,819.87
Balances	\$		\$ 818,594.99

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close
of business December 31st:

Book value real estate (Schedule A), unincumbered....	\$	85,551.02	
Mortgage loans on real estate (Schedule B), first liens.....		288,976.76	
Loans secured by pledge of bonds, stocks, or other collateral (Schedule C).....		4,250.00	
Book value of bonds excluding interest \$262,639.25 and stocks \$132,521.26 (Schedule D).....		395,260.51	
Cash in company's office, \$617.25; deposited in banks, \$42,804.32.....		43,421.57	
		<hr/>	
Total.....	\$	817,459.86	
Total net ledger assets, as per balances on page 1.....			817,459.86

NON-LEDGER ASSETS.

Interest due, \$1,930.50, and accrued, \$2,287.75 on mortgages....	\$	4,218.25	
Interest, on bonds and stocks.....		3,239.99	
Interest, on collateral loans		249.82	
Rents due.....		60.00	
		<hr/>	
Total carried out.....	\$		7,768.06
Market value (not including interest), of bonds and stocks over book value, as per Schedule D.....			48,409.49
Net amount of uncollected premiums, not more than three months due			50,967.31
Premiums on perpetual deposits in course of collection, \$785; perpetual reinsurance deposits, \$2,358.67.....			3,143.67
Gross assets			927,748.39
Deduct assets not admitted			4,051.02
Depreciation from book values of above net ledger assets bring same to market value, real estate			4,051.02
			<hr/>
Total admitted assets.....	\$		923,697.37

NON-LEDGER LIABILITIES,

Losses adjusted and unpaid not yet due.....	\$	6,176.83	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.		14,687.92	
Losses resisted (not outlawed, including interest, costs and other expenses thereon.....		4,400.00	
Total amount of claims for losses	\$	24,664.75	
Deduct reinsurance due or accrued		2,418.23	
Net amount of unpaid losses.....			\$ 22,246.52
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$122,360.36; unearned premiums (50 per cent).....	\$	61,180.18	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$175,227.40; unearned premiums (pro rat.)....		90,884.20	
Total unearned premiums as computed above			\$ 152,064.38
Amount reclaimable by the insured on perpetual fire insurance policies, being 90 and 95 per cent of the premium or deposit received.....			252,969.00
Commissions, brokerage and other charges due to agents and brokers, on premiums paid.....	\$	12,364.72	
Return premiums, \$5,803.23, and reinsurance premiums, \$6,286.95		12,090.18	
All other liabilities.....			\$ 24,454.90
Total amount of all liabilities.....			\$ 457,734.80
Joint stock capital actually paid up in cash	\$	250,000.00	
Divisible surplus.....		215,962.57—	465,962.57
Total.....			\$ 923,697.37

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5. under this heading in last year's statement.....	\$ 23,890,172.00	\$ 263,607.28
Written or renewed during the year.....	26,564,754.00	314,261.04
Total	\$ 50,454,926.00	\$ 577,868.32
Deduct those expired and marked off as terminated.....	21,840,197.87	238,372.77
In force at the end of the year.....	\$ 28,614,728.13	\$ 339,495.55
Deduct amount reinsured	3,452,691.13	41,907.79
Net amount in force.....	\$ 25,162,037.00	\$ 297,587.76
Perpetual risks (not included above), \$12,620,818.32; premiums on same, \$285,401.57.		
Largest amount written on any one risk, not deducting reinsurance, \$10,000.		

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?.....	No.
Losses incurred during the year, fire.....	\$165,320.56
Total amount of the company's stock owned by the directors at par value.....	46,150.00
Total amount loaned to officers and directors, none; loaned to stockholders, not officers, \$23,000.....	23,000.00
Does any officer, director, or trustee receive a commission or royalty on the business of the company? No.	

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

Gross risks written.....	\$508,465.01
Gross premiums received.....	6,138.14
Losses paid.....	3,399.65
Losses incurred.....	2,917.29
Amount at risk	762,597.51

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
MERCANTILE FIRE AND MARINE INSURANCE COMPANY.

Organized under the laws of the State of Massachusetts, made to the Auditor of State of the
 State of Iowa, pursuant to the laws thereof.

President, GEO. R. ROGERS

Secretary, JAMES SIMPSON.

[Incorporated, February 11, 1823. Commenced business, May 1823.]

Home office, 47 Kelby street, Boston, Mass.

CAPITAL STOCK.

Amount of capital stock authorized, \$400,000; subscribed for..	\$	400,000.00
Amount of capital stock paid up in cash....		400,000.00
Amount of net ledger assets, December 31st of previous year....		574,717.29
Extended at.	\$	574,717.29

INCOME DURING YEAR

As shown by the books at home office at close of
 business December 31st.

	Fire.	Marine and Inland.
Gross premiums and bills unpaid at close of pre- vious year, as shown by that year's statement. \$	26,920.89	\$ 910.70
Net collected \$	26,920.89	\$ 910.70
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.	311,412.94	
Total. \$	29,830.70	\$ 910.70
Deduct gross premiums and bills in course of collection at this date	281,582.24	910.70
Entire premiums collected during the year. \$	122,796.19	
Deduct reinsurance, rebate, abatement and re- turn premiums.	158,886.05	
Received for premiums other than perpetu- als....		\$ 159,696.75
Interest on real estate mortgage loans		\$ 7,226.12
Interest and dividends on stocks and bonds		15,176.92
Total rents and interest		\$ 22,403.04
Total income during the year		182,099.79
Total footings		\$ 756,817.08

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

	Fire.	
Gross amount paid for losses (including \$31,548.66 occurring in previous years).....	\$ 114,254.56	
Net amount paid during the year for losses.....	\$ 114,254.56	\$ 114,254.56
Commissions or brokerage to agents, less received on reinsurances		33,824.50
Salaries, fees and all other charges, officers, \$11,850; clerks, \$10,336.02		22,186.02
Taxes on premiums ..		3,485.17
Insurance department fees and agents' licenses, \$1,787.65; municipal licenses, \$150.00; tax on franchise, \$642.23.....		2,579.88
Advertising, printing and stationery, \$1,987.53; miscellaneous, \$26,060.78 ..		28,048.31
Losses on sales or maturity of ledger assets, other disbursements, viz		39,552.94
Total expenditures during the year		\$ 243,931.38
Balances.....		\$ 512,885.70

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Mortgage loans on real estate (Schedule B), first liens.....	\$ 184,100.00	
Book value of bonds, excluding interest, \$126,000.00; and stocks, \$178,542.97 (Schedule D)	304,542.97	
Cash in company's office, \$827.31; deposited in banks, \$23,415.42	24,242.73	
Total.....	\$ 512,885.70	
Total net ledger assets, as per balances on page 1.		\$ 512,885.70

NON-LEDGER ASSETS

Market value (not including interest, in item 9) of bonds and stocks over book value, as per Schedule D ..		31,440.03
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 28,789.14	
Deduct cost of collection, commission and brokerage.....	4,482.32	
Net amount of uncollected premiums, not more than three months due.....		24,306.82
Gross assets ...		\$ 568,632.55
Total admitted assets.....		\$ 568,632.55

NON-LEDGER LIABILITIES.

Losses in process of adjustment, or in suspense, including all reported and supposed losses.	11,992.48	
Losses resisted (not outlawed), including interest, cost and other expenses thereon .	8,172.00	
Total amount of claims for losses...	\$ 20,164.48	
Deduct reinsurance due or accrued, as per Schedule E	4,641.09	
Net amount of unpaid losses		\$ 15,523.39
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$160,613.64 unearned premiums (50 per cent).....	\$ 80,306.82	

Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$119,361.29; unearned premiums (pro rata)...	42,159.22	
Total unearned premiums as computed above..		\$ 122,466.04
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued		3,020.05
Return premiums, \$2,671.51; and reinsurance premiums, \$604.34		3,275.85
Total amount of all liabilities.....		\$ 144,285.33
Joint stock capital actually paid up in cash.....	\$ 400,000.00	
Divisible surplus	24,347.22	424,347.22
Total.....		\$ 568,632.55

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year, as per line 5 under this heading in last year's statement.....	\$ 34,967,947	\$ 361,582.42
Written or renewed during the year.....	26,740,609	284,492.05
Total	\$ 61,708,556	\$ 646,074.47
Deduct those expired and marked off as terminated	23,984,104	249,815.34
In force at end of the year	\$ 37,724,452	\$ 396,259.13
Deduct amount reinsured.....	11,840,548	116,284.20
Net amount in force.....	25,883,904	\$ 279,974.93
Largest amount written on any one risk, not deducting reinsurance, \$25,000.00.		

GENERAL INTERROGATORIES

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?.. No.

Losses incurred during the year, fire	\$ 101,726.00
Total amount of the company's stock owned by the directors at par value.....	316,000.00
Total amount loaned to officers and directors	14,000.00
Does any officer, director, or trustee receive a commission or royalty on the business of the company?.....	No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Gross risks written	\$ 291,010.00
Gross premiums received	3,183.18
Losses paid.....	2,300.23
Losses incurred	444.98
Amount at risk	386,945.00

ANNUAL STATEMENT

For the year ending December 31st, 1900, of the condition and affairs of the
MERCHANTS INSURANCE COMPANY OF NEWARK.

Organized under the laws of the State of New Jersey. made to the Auditor of State of the State
of Iowa, pursuant to the laws thereof.

President, G. LEE STOUT.

First Vice-President, HENRY POWLES.

Secretary, W. H. GUERIN.

[Incorporated, February 18, 1858. Commenced business, April 18, 1858.]

Home office. 776-8 Broad street, Newark, N. J.

CAPITAL STOCK.

Amount of capital stock authorized, \$1,000,000; subscribed for..\$	400,000.00
Amount of capital paid up in cash.....	400,000.00
Amount of net ledger assets December 31st of previous year....	1,261,462.48
Extended at.....	\$ 1,261,462.48

INCOME DURING YEAR.

As shown by the books at home office at close of business De-
cember 31st.

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....\$	Fire.	170,714.41
Deduct amount of same not collected		493.55
Net collected	\$	170,220.86
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....		1,258,244.95
Total.....\$		1,428,465.81
Deduct gross premiums and bills in course of collection at this date		164,230.33
Entire premiums collected during the year.....\$		1,264,235.48
Deduct reinsurance, rebate, abatement and return premiums...		440,394.06
Received for premiums other than perpetuals.....\$	823,841.42	\$ 823,841.42
Rents from company's property for company's use of own buildings.	7,117.79	
Interest on real estate mortgage loans.....	18,350.47	
Interest and dividends on stocks and bonds.....	29,747.50	
Total rents and interest.....		55,215.76
Profit on sale or maturity of ledger assets during the year over book values.....		19,088.36
Total income during the year.....		898,124.45
Total footings.....		\$ 2,159,608.04

DISBURSEMENTS DURING YEAR

As shown by the books at home office at close of business December 31st.

Gross amount paid for losses, including \$124,935.60, occurring in previous years.....	\$ 814,464.31	
Deduct amounts received for salvages (on losses of the last or previous years) \$2,504.98; and from reinsurance in other companies, \$137,251.24.....	139,756.22	
Net amount paid during the year for losses.....		\$ 674,708.09
Paid stockholders for interest or dividends, (amount declared during the year).....		32,000.00
Commissions or brokerage to agents, less received on reinsurances.....		152,445.54
Salaries and allowances to agents.....		74,933.94
Rents.....		4,732.50
Salaries, fees and all other charges: officers, \$21,000.00; clerks, \$55,032.70.....		76,032.70
Taxes on premiums, \$26,894.45; on real estate, \$3,187.26; internal revenue, \$6,193.65.....		36,275.36
Insurance department fees and agents' licenses, \$5,681.85; municipal licenses, \$1,177.68.....		6,859.53
Advertising, printing and stationery, \$7,127.66; legal expenses, \$1,202.96; repairs and expenses on real estate, \$2,182.94; office building expense, \$4,365.19; miscellaneous, \$26,023.23.....		40,901.98
Total expenditures during the year.....		\$ 1,098,889.64
Balances		\$ 1,060,718.38

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value real estate (Schedule A) unincumbered.....	\$ 149,550.64	
Mortgage loans on real estate (Schedule B), first liens	318,500.00	
Book value of bonds excluding interest, \$524,312.50; and stocks, \$15,000 (Schedule D).....	539,312.50	
Cash in company's office, \$12,963.62; deposited in banks, \$40,391.62.....	53,355.24	
Total.....	\$ 1,060,718.38	
Total net ledger assets, as per balances on page 1.....		\$ 1,060,718.38

NON-LEDGER ASSETS.

Interest due, \$586, and accrued, \$3,259.36, on mortgages.....	\$ 3,845.36	
Interest accrued on bonds and stocks.....	3,761.92	
Rents due, \$772, and accrued, \$233.34 on company's property or lease	1,005.34	
Total carried out.....		\$ 8,612.62
Market value of real estate over book value, as per Schedule A..		37,478.18
Market value (not including interest, in item 9), of bonds and stocks over book value, as per Schedule D.....		119,387.50
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 160,039.50	
Deduct cost of collection, commission and brokerage.....	36,809.08	
Net amount of uncollected premiums, not more than three months due.....		\$ 123,230.42

(Gross premiums in course of collection December 31st, more than three months due, carried in. \$4,684.38.)

Due from other companies for reinsurance on losses already paid. Girard, \$963.35; Eastern, \$0.20; Firemen's Fund, \$1,500; Solamandra, \$1,035.09.....	3,498.64
Gross assets.....	\$ 1,352,925.74

DEDUCT ASSETS NOT ADMITTED.

Illinois National Bank, Chicago, Ill., in suspense.....	\$ 1,028.74
Total admitted assets.	\$ 1,351,897.00

NON-LEDGER LIABILITIES

Losses adjusted and unpaid, not yet due.....	\$ 27,812.49	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	67,003.03	
Losses resisted (not outlawed), including interest, costs and other expenses thereon ..	10,809.01	
Total amount of claims for losses.....	\$ 105,624.53	
Deduct reinsurance due and accrued (give list of companies and amounts) as per Schedule E.....	9,880.45	
Net amount of unpaid losses.....		\$ 95,744.08
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$540,119.50; unearned premiums (50 per cent).....	\$ 270,059.75	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$769,445.82; unearned premiums (pro rata) ..	381,055.37	
Total unearned premiums as computed above.....		\$ 651,115.12
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued		16,618.00
Return premiums, \$4,684.90; and reinsurance premiums, \$598.65		5,283.55
Total amount of all liabilities.....		\$ 768,761.65
Joint stock capital actually paid up in cash.....	\$ 400,000.00	
Reserve or guaranty fund, represented by scrip or otherwise....	183,135.35	
Divisible surplus.....		583,135.35
Total.....		\$ 1,351,897.00

MISCELLANEOUS.

	Fire Risks.	Premiums Thereon.
In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement.	\$ 160,326,562	\$ 1,613,066.28
Written or renewed during the year	118,615,366	1,258,244.45
Total	\$ 278,941,928	\$ 2,871,311.23
Deduct those expired and marked off as terminated.....	121,248,954	1,309,078.85
In force at the end of the year	\$ 157,692,974	\$ 1,562,232.38
Deduct amount reinsured	23,891,339	252,667.06
Net amount in force	\$ 133,751,635	\$ 1,309,565.32
Largest amount written on any one risk, not deducting reinsurance, \$10,000.....		

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?..... No.

Losses incurred during the year, fire, \$649 616.48; tornado \$3,717.30..... \$ 653.343.78

Total amount of the company's stock owned by the directors at par value..... 85,550.00

Does any officer, director, or trustee receive a commission or royalty on the business of the company?.....No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.	Tornado.	Aggregate.
Gross risks written.....	\$ 1,151.263 00	\$ 111,310 00	\$ 1,262.603.00
Gross premiums received.....	11.640.03	588.49	12. 64 52
Losses paid.....	9.801.04	79.05	9.880.09
Losses incurred.....	9.160.50	79.05	9.239.55
Amount at risk.....	1,403,209.00	269,450.00	1,672,719.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

MICHIGAN FIRE AND MARINE INSURANCE COMPANY.

Organized under the laws of the State of Michigan, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, Deceased. Vice-President, D. M. FERRY.

Secretary, F. H. WHITNEY.

[Incorporated, February, 1881. Commenced business, March, 1881.]

Home Office, 100 Griswold Street,

CAPITAL STOCK.

Amount of capital stock authorized \$400,000.00; subscribed for..	\$ 400,000.00
Amount of capital paid up in cash	400,000.00
Amount of net ledger assets, December, 31st of previous year. ..	736,432.35
Extended at.....	\$ 736,432.35

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	Fire.	\$ 42,241.35	
Net collected.....	\$ 42,241.35		
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	36,588 17		
Total.....	\$ 418,832.52		
Deduct gross premiums and bills in course of collection at this date	57,556.65		
Entire premiums collected during the year.....	\$ 361,275.87		
Deduct reinsurance, rebate, abatement and return premiums....	178,152.78		
Received for premiums other than perpetuals.....			\$ 283,122.09
Rents from company's property.....	\$ 1,894.34		

Interest on real estate mortgage loans.....	30,697.89	
Interest and dividends on stocks and bonds \$2,810.00; from all other sources \$1,461.67.....	4,271.67	
Total rents and interest.....		\$ 36,863.90
From all other sources, viz.: (Itemize profit and loss account)		
Marine cargo salvage.....		122.21
Total income during the year.....		320,108.20
Total footings		\$ 1,057,540.55

DISBURSEMENTS DURING YEAR.

As shown by the books at the home office at close of business
December 31st.

Gross amount paid for losses (including \$25,263.40 occurring in previous years)	\$ 184,108.82	
Deduct amounts received for salvages (on losses of the last or previous years), \$841.85 and from reinsurance in other com- panies, \$17,072.77.	17,914.62	
Net amount paid during the year for losses.		\$ 166,194.20
Paid stockholders for interest or dividends (amount declared during the year)		16,000.00
Commissions or brokerage to agents, less received on reinsur- ances.....		62,061.77
Salaries and allowances to agents, agency expense.. ..		24,897.76
Rents.....		2,400.00
Salaries, fees and all other charges, officers, \$8,500.00 clerks, \$4,876.74; other employees, \$192.00.		13,568.74
Taxes on premiums \$5,025.64; on real estate, \$1,030.60; on other investments, \$7,732.71.....		13,788.95
Insurance department fees and agents' licenses, \$1,093.85 munic- ipal licenses, \$327.25		1,421.10
Repairs, and expenses on real estate, \$581.53; miscellaneous, \$1,871.43		2,452.96
Internal Revenue.....		1,949.31
Total expenditures during the year.....		304,734.79
Balances		\$ 751,805.76

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at
close of business December 31st

Book value real estate(schedule A), unincumbered	\$ 89,108.14	
Mortgage loans on real estate (schedule B), first liens	522,965.00	
Book value of bonds excluding interest, \$54,000.00 and stocks \$6,250.00 (schedule D).....	60,250.00	
Cash in company's office, \$21,527.32; deposited in banks, \$57,955.30	79,482.62	
Total	\$ 751,805.76	

Total net ledger assets, as per balances on page 1.. \$ 751,805.76

NON-LEDGER ASSETS.

Interest due, \$3,150.40, and accrued, \$7,657.05 on mortgages...	\$ 10,807.45	
Interest accrued, \$1,047.50 on bonds and stocks	1,047.50	
Interest accrued, \$495.20 on other assets.....	495.20	
Total carried out.		\$ 12,350.15

IOWA INSURANCE REPORT.

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Gross premiums in course of collection December 31st, not more than three months due	57,556.65	
Deduct cost of collection, commission and brokerage	13,454.74	
Net amount of uncollected premiums, not more than three months due.....		44,101.91
Gross assets.....		\$ 808,257.82
Total admitted assets.....		\$ 808,257.82

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due.....	\$ 7,849.42	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	12,006.75	
Total amount of claims for losses.....	\$ 19,856.17	
Deduct reinsurance due or accrued (give list of companies and amounts), as per Schedule E.....	1,575.00	
Net amount of unpaid losses.....		\$ 18,281.17
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$214,601.97; unearned premiums (50 per cent)....	\$ 107,300.98	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$211,549.90; unearned premiums (<i>pro rata</i>)	\$ 109,788.75	
Total unearned premiums as computed above....		\$ 217,089.73
Reinsurance premiums.....	\$ 2,366.44	
All other liabilities, viz:	40.00	
Total amount of all liabilities		\$ 237,777.34
Joint stock capital actually paid up in cash.....	\$ 400,000.00	
Divisible surplus.	170,480.48	570,480.48
Total.....		\$ 808,257.82

MISCELLANEOUS.

	Fire risks	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement.	\$ 36,137,770	\$ 382,118.38
Written or renewed during the year.....	33,206,768	376,588.17
Totals.....	\$ 69,344,538	\$ 758,706.55
Deduct those expired and marked off as terminated	28,070,416	303,584.95
In force at the end of the year	\$ 41,274,122	\$ 455,121.60
Deduct amount reinsured.....	2,582,269	28,969.73
Net amount in force.....	\$ 38,691,853	\$ 426,151.87
Largest amount written on any one risk, not deducting reinsurance.		10,000.00

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?	No.
Losses incurred during the year (Fire).....	\$ 164,285.51
Total amount of company's stock owned by the directors at par value.....	194,900.00
Does any officer, director or trustee receive a commission or royalty on the business of the company?	No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Gross risks written.....	\$ 273,415.00
Gross premiums received.....	3,534.71
Losses paid.....	2,451.12
Losses incurred.....	2,451.12
Amount at risk.....	348,015.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
MILWAUKEE FIRE INSURANCE COMPANY.

Organized under the laws of the State of Wisconsin, made to the Auditor of State of the
 State of Iowa, pursuant to the laws thereof.

President, WILLIAM L. JONES.

First Vice-President, JOHN C. DICK.

Secretary, H. A. NOLTE.

[Incorporated, March 22, 1898.

Commenced business, March 23, 1898.]

CAPITAL STOCK.

Amount of capital stock authorized and subscribed for.....	\$ 200,000.00
Amount of capital paid up in cash.....	200,000.00
Amount of net ledger assets, December 31st of previous year..	320,505.03
Extended at	\$ 320,505.03

INCOME DURING YEAR.

As shown by the books at home office at close of business December
 31st.

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement	\$ 27,882.59	
Net collected	\$ 27,882.59	
Gross premiums written and renewed during the year, as per item 2, page 3, part VI	232,497.47	
Total.	\$ 260,380.06	
Deduct gross premiums and bills in course of collection at this date.....	15,750.32	
Entire premiums collected during the year	\$ 244,629.74	
Deduct reinsurance, rebate, abatement and return premiums ..	67,560.81	
Received for premiums other than perpetuals.....	\$ 177,068.93	\$ 177,068.93
Interest on real estate mortgage loans.....	7,264.46	
Interest and dividends on stocks and bonds, \$7,245.83; from all other sources, \$828.18.....	807.401	
Total rents and interest.....	\$ 15,338.47	
Profit on sale or maturity of ledger assets during the year over book values	828.75	
From all other sources, viz: (Itemize profit and loss account) Voluntary contribution to surplus fund paid by stockholders.		100,000.00
Total income during the year.....	\$ 293,236.15	
Total footings.....	\$ 613,741.18	

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross amount paid for losses (including \$20,787.50 occurring in previous years)	\$ 181,635.96	
Deduct amounts received for salvages (on losses of the last or previous year), \$1,143.74 and from reinsurance in other companies, \$82,838.40	83,982.14	
Net amount paid during the year for losses	\$ 97,653.82	\$ 97,653.82
Commissions or brokerage to agents, less received on reinsurance		47,595.03
Rents		595.00
Salaries, fees and all other charges; officers, \$3,000; clerks, \$4,686.85; other employees, \$4,644.71		12,331.56
Taxes on premiums		7,716.93
Insurance department fees and agent's licenses		2,420.36
Advertising, printing and stationery, \$1,929.73; legal expenses, \$652.33; furniture and fixtures, \$70.70; miscellaneous \$9,834.29		12,487.05
Uncollected agent's balances		1,680.71
Paid re-insurance company for reserve fund account		12,440.28
Total expenditures during the year		\$ 194,910.74
Balance		\$ 418,830.44

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Mortgage loans on real estate (Schedule B), first liens	\$ 184,200.00	
Book value of bonds excluding interest	204,045.00	
Cash in company's office, \$1,921.81; deposited in banks, \$28,663.83	30,585.44	
Total	\$ 418,830.44	
Total net ledger assets, as per balances on page 1		\$ 418,830.44

NON-LEDGER ASSETS.

Interest due \$87.50, and accrued, \$1,880.36 on mortgages	\$ 1,967.86	
Total carried out		\$ 1,967.86
Gross premiums in course of collection December 31st, not more than three months due	\$ 15,750.32	
Deduct cost of collection, commission and brokerage	3,150.06	
Net amount of uncollected premiums, not more than three months due		\$ 12,600.26
Gross assets		\$ 433,398.56

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due	\$ 2,379.93	
Losses in process of adjustment, or in suspense, including all reported and supposed losses	13,042.29	
Losses resisted (not outlawed), including interest, costs and other expenses thereon	4,862.50	
Total amount of claims for losses	\$ 20,284.72	

Deduct reinsurance due or accrued (give list of companies and amounts) as per Schedule E.....	5,490.62	
Net amount of unpaid losses.....		\$ 14,794 10
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy including interest premiums on perpetual fire risks, \$138,415.55; unearned premiums (50 per cent.)	\$ 69,207.77	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$66,160.53; unearned premiums (pro rata)....	40,617.50	
Total unearned premiums as computed above.....		\$ 109,825.27
All other liabilities, viz: Reserve retained for re-insurance company.....		8,760.99
Total amount of all liabilities....		\$ 133,386.36
Joint stock capital actually paid up in cash.....	\$ 200,000.00	
Divisible surplus.....	100,018.20	300,018.20
Total.....		\$ 433,398.56

MISCELLANEOUS.

	Fire risks.	Premiums thereon
In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement.....	\$ 24,515,354	\$ 316,035.79
Written or renewed during the year.....	18,606,766	232,497.47
Total.....	\$ 43,122,120	\$ 548,533.26
Deduct those expired and marked off as terminated.....	18,608,930	248,473.95
In force at the end of the year.....	24,513,190	300,059.31
Deduct amount reinsured	8,088,470	95,483.23
Net amount in force.....	\$ 16,424,720	\$ 204,576.08
Largest amount written on any one risk, not deducting reinsurance, \$5,000.		

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?	No.
Losses incurred during the year, fire.....	\$ 88,679.02

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Gross risks written.....	\$ 727,275 00
Gross premiums received.....	9,049.60
Losses paid.....	1,838.63
Losses incurred	3,405.02
Amount at risk	909,088.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
MILWAUKEE MECHANICS INSURANCE COMPANY.

Organized under the laws of the State of Wisconsin, made to the Auditor of State of the
 State of Iowa, pursuant to the laws thereof.

President, WILLIAM L. JONES.

First Vice-President, JOHN C. DICK.

Secretary, G. W. GROSSENBAUGH.

[Incorporated, February 15, 1852. Commenced business, April 1, 1852.]

Home office, 442 and 444 East Water street.

CAPITAL STOCK.

Amount of capital stock authorized, \$200,000.00; subscribed for.	\$ 200,000.00
Amount of capital paid up in cash.	200,000.00
Amount of net ledger assets, December 31st of previous year. ..	2,336,528 45
Extended at.....	\$ 2,336,528.45

INCOME DURING YEAR.

As shown by the books at home office at close of business De-
 cember 31st.

	Fire.
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.	\$ 152,257.18
Net collected.....	\$ 152,277.18
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	1,193,551.28
Total.....	\$ 1,345,808.46
Deduct gross premiums and bills in course of collection at this date.....	144,368.97
Entire premiums collected during the year.....	\$ 1,201,439.49
Deduct reinsurance, rebate, abatement and return premiums... ..	301,176.60
Received for premiums other than perpetuals.....	\$ 900,262.89
Rents from company's property, including \$2,500.00 for com- pany's use of own buildings.....	\$ 3,914.00
Interest on real estate mortgage loans.....	78,869.43
Interest and dividends on stocks and bonds, \$39,873.28; from all other sources, \$1,386.69.....	41,259.97
Total rents and interest.....	\$ 124,043.40
From all other sources, viz.: Conscience fund, \$160.00; received for reinsurance company's reserve, \$3,627.10.....	3,787.10
Total income during the year.....	\$ 1,028,093.39
Total footings	\$ 3,364,621.84

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross amount paid for losses (including \$75,878.94 occurring in previous years).....	\$ 651,229.01
Deduct amounts received for salvages (on losses of the last or previous years) \$5,218.71; and from reinsurance in other companies, \$115,077.76.....	120,296.47
Net amount paid during the year for losses.....	\$ 530,932.54
Paid stockholders for interest or dividends (amount declared during the year).....	80,000.00
Commissions or brokerage to agent, less received on reinsurances.....	219,222.54
Rents (including \$2,500.00 for company's use of own building).....	5,168.29
Salaries, fees and all other charges, officers, \$19,205.00; clerks, \$18,797.94; other employees, \$27,815.52.....	65,818.46
Taxes on premiums, \$38,391.99; on real estate, \$864.62; on other investments, \$1,391.98.....	40,648.59
Insurance department fees and agents' licenses.....	6,552.82
Advertising, printing and stationery, \$8,543.67; legal expenses, \$3,297.07; repairs and expenses on real estate, \$1,067.15; furniture and fixtures, \$930.98, miscellaneous, \$47,592.33.....	61,431.22
Losses.....	4,092.00
Uncollectable agents' balances.....	1,013.84
Total expenditures during the year.....	\$ 1,014,882.30
Balances.....	\$ 2,349,739.54

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value real estate (Schedule A), unincumbered.....	\$ 67,500.00
Mortgage loans on real estate (Schedule B), first liens.....	1,119,687.44
Book value of bonds excluding interest, \$1,056,841.25; and stocks, \$4,789.00 (Schedule D).....	1,061,630.25
Cash in company's office, \$40,111.38; deposited in banks, \$60,810.47.....	100,921.85
Total	\$ 2,349,739.54
Total net ledger assets, as per balances on page 1.....	\$ 2,349,739.54

NON-LEDGER ASSETS.

Interest due \$2,149.87; and accrued, \$18,577.39 on mortgages. ...	\$ 20,727.26
Interest accrued on bonds and stocks.....	5,078.13
Total carried out.....	\$ 25,805.39
Gross premiums in course of collection December 31st, not more than three months due	\$ 144,368.97
Deduct cost of collection, commission and brokerage.....	24,061.49
Net amount of uncollected premiums, not more than three months due.....	\$ 120,307.48
Gross assets.....	\$ 2,495,852.41
Total admitted assets	\$ 2,495,852.41

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due.	\$	24,137.46	
Losses in process of adjustment, or in suspense, including all reported and supposed losses		49,976.57	
Losses resisted (not outlawed), including interest, costs and other expenses thereon		10,950.00	
		<hr/>	
Total amount of claims for losses	\$	85,064.03	
Deduct reinsurance due or accrued, as per Schedule E		18,738.53	
		<hr/>	
Net amount of unpaid losses	\$		66,325.50
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$593,629.98; unearned premiums (50 per cent).	\$	296,814.99	
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy \$97,199.43; unearned premiums (pro rata).		524,217.73	
		<hr/>	
Total unearned premiums as computed above	\$		821,032.72
All other liabilities, viz.: reserve retained for reinsurance company			53,141.91
		<hr/>	
Total amount of all liabilities	\$		940,500.13
Joint stock capital actually paid up in cash	\$	200,000.00	
Divisible surplus		1,355,352.28	1,555,352.28
		<hr/>	
Total	\$		2,495,852.41

MISCELLANEOUS

	Fire risks.	Premiums thereon
In force on the 31st day of December of the previous year, as per line 5 under this heading in last year's statement.....\$	152,206,066	\$ 1,800,307.38
Written or renewed during the year.....	96,037,125	1,193,551.28
	<hr/>	<hr/>
Total.....\$	248,333,191	\$ 2,993,858.66
Deduct those expired and marked off as terminated.....	95,183,489	1,186,831.67
	<hr/>	<hr/>
In force at the end of the year.....\$	153,149,702	\$ 1,807,026.99
Deduct amount reinsured.....	17,256,962	216,197.58
	<hr/>	<hr/>
Net amount in force..... \$	135,892,740	\$ 1,590,829.41
Largest amount written on any one risk, not deducting reinsurance, \$10,000.00		

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?	No.	
Losses incurred during the year, fire		\$ 521,379.10
Total amount of company's stock owned by the directors at par value	"	61,580.00
Total amount loaned to officers and directors	"	3,600.00
Does any officer, director or trustee receive a commission or royalty on the business of the company?	No.	
The amount of "special reserve fund," according to said law, deposited with the state treasurer of Wisconsin		200,000.00
The amount of "guaranty surplus fund," as provided for by said law		200,000.00

BUSINESS IN THE STATE IOWA DURING THE YEAR.

Gross risks written	\$ 1,894,570.00
Gross premiums received	29,250.39
Losses paid.	9,571.51
Losses incurred	10,400.70
Amount at risk	2,368,413.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
UNITED STATES BRANCH NATIONAL ASSURANCE COMPANY.

Organized under the laws of Kingdom of Great Britain and Ireland made to the Auditor
of State of the State of Iowa, pursuant to the laws thereof.

Chairman, JOSEPH I. PIM.

Secretary and Manager, CLEMENT CHERAILLIER CREAM.

[Incorporated, November 10, 1828. Commenced business in United States, July 1, 1899.]

Home office, 3 College Green, Dublin, Ireland.

CAPITAL STOCK.

Amount of capital stock authorized, \$5,000,000; subscribed for.. \$ 5,000,000.00

Amount of capital paid up in cash..... 500,000.00

Amount of net ledger assets, December 31st of previous year.. 376,909.05

Extended at..... \$ 376,909.05

INCOME DURING YEAR

As shown by the books at home office at close of business Decem-
ber 31st.

	Fire.	
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement	\$ 113,643.83	
Net collected.....	\$ 113,643.83	
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	705,317.98	
Total.....	\$ 818,961.81	
Deduct gross premiums and bills in course of collection at this date.....	109,292.16	
Entire premiums collected during the year.....	\$ 709,669.65	
Deduct reinsurance, rebate, abatement and return premiums..	178,504.73	
Received for premiums other than perpetuals.....		\$ 531,164.92
Interest and dividends on stocks and bonds, \$13,197.50; from all other sources, \$1,189.61.....	14,387.12	
Total rents and interest.....		14,387.12
Profits on sale or maturity of ledger assets during the year over book values.....		1,222.85
Remittance from home office.....		45,132.42
Total income during the year.....		591,907.31
Total footings.....		\$ 968,816.36

DISBURSEMENTS DURING THE YEAR.

As shown by the books at home office at close of business December 31st.

	Fire.	
Gross amount paid for losses (including \$25,990.72 occurring in previous years).....\$	293,031.08	
Deduct amounts received for salvages (on losses of the last or previous years), \$2,484.54; and from reinsurance in other companies, \$11,225.10.....	13,709.64	
Net amount paid during the year for losses.....		279,321.44
Commissions or brokerage to agents, less received on reinsurance.....		130,546.81
Rents.....		1,266.60
Salaries, fees and all other charges, officers, \$8,275.00; clerks, \$13,463.34; other employes, \$26,730.85.....		48,469.19
Taxes on premiums.....		7,114.92
Insurance department fees and agents' licenses, \$2,598.07; municipal licenses, \$478.49.....		3,076.56
Advertising, printing and stationery, \$9,106.95; furniture and fixtures, \$1,098.40; miscellaneous, \$6,177.61.....		16,382.96
Other disbursements, viz.: remitted to home office.....		242.24
Agents' balance charged to profit and loss, \$8.50; maps, \$4,472.30; postage, telegrams, express and exchange, \$3,984.18.....		8,464.98
Total expenditures during the year.....		494,885.70
Balances.....	\$	473,930.66

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Book values of bonds excluding interest, \$377,533.56; and stocks, \$34,953.14 (Schedule D).....\$	412,486.70	
Cash in company's office, \$1,483.46; deposited in banks, \$59,960.50.....	61,443.96	
Total.....\$	473,930.66	
Total net ledger assets.		473,930.66

NON-LEDGER ASSETS.

Interest accrued on bonds and stocks.....\$	1,250.00	
Total carried out.....		1,250.00
Market value (not including interest in item 9) of bonds and stocks over book value, as per Schedule D.....		10,563.30
Gross premiums in course of collection December 31st, not more than three months due.....\$	109,292.16	
Deduct cost of collection, commission and brokerage.....	23,605.54	
Net amount of uncollected premiums, not more than three months due.....		85,686.62
Gross assets.....	\$	571,430.58
Total admitted assets.....	\$	571,430.58

NON-LEDGER LIABILITIES

Losses adjusted and unpaid, not yet due.....\$	20,322.79	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	26,578.45	

Losses resisted (not outlawed), including interest, cost and other expenses thereon.....	1,000.00	
Total amount of claims for losses.....	\$ 47,901.24	
Deduct reinsurance due or accrued, as per Schedule E.....	3,115.95	
Net amount of unpaid losses.....		\$ 44,785.29
Gross premiums (less reinsurance received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$339,088.93; unearned premiums (50 per cent).....	\$ 169,544.46	
Gross premiums (less reinsurance received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$169,359.69; unearned premiums (pro rata).....	128,651.32	
Total unearned premiums as computed above.....		298,195.78
Return premiums, \$18,798.25, and reinsurance premiums, \$1,639.38.....		20,437.63
Total amount of liabilities.....		\$ 363,488.70
Divisible surplus.....		208,011.88
Total.....		\$ 571,430.58

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement	\$ 22,439.992	\$ 227,009.39
Written or renewed during the year.....	63,183.587	705,317.98
Total.....	\$ 85,623.579	\$ 932,327.37
Deduct those expired and marked of as terminated.....	39,493.948	381,969.06
In force at the end of the year.....	\$ 46,129.631	\$ 550,358.31
Deduct amount reinsured.....	3,962.725	41,909.69
Net amount in force.....	\$ 42,166.906	\$ 508,448.62
Largest amount in any one risk, not deducting reinsurance, \$10,000.00		

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?.....	No.
Have any of these notes been hypothecated, sold, or used in any manner as security for money loaned within the past year? If so, what amount?..	No.
Losses, gross, incurred during the year, fire.....	\$ 297,181.90

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

Gross risks written.....	\$ 931,967.00
Gross premiums received.....	12,916.35
Losses paid.....	9,881.78
Losses incurred.....	9,881.78
Amount at risk.....	1,073,328.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
NATIONAL FIRE INSURANCE COMPANY.

Organized under the laws of the State of Connecticut, made to the Auditor of State of the
 State of Iowa, pursuant to the laws thereof.

President, JAMES NICHOLS.

Secretary, B. R. STILLMAN

Assistant Secretary, H. A. SMITH.

[Incorporated, June 4; 1869. Commenced business December 1, 1871,]

Home office, 95 Pearl Street.

CAPITAL STOCK

Amount of capital stock authorized, \$1,000,000; subscribed for..	\$ 1,000,000.00
Amount of capital paid up in cash.....	1,000,000.00
Amount of net ledger assets, December 31st of previous year..	4,120,122.28
Extended at.....	\$ 4,120,122.28

INCOME DURING YEAR.

As shown by the books at home office at close of business De-
 cember 31st.

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	\$ 438,477.18	
Net collected.....	\$ 438,477.18	
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	\$ 3,691,385.98	
Total	\$ 4,129,863.16	
Deduct gross premiums and bills in course of collection at this date.....	275,000.00	
Entire premiums collected during the year.	\$ 3,854,863.16	
Deduct reinsurance, rebate, abatement and return premiums..	905,304.68	
Received for premiums other than perpetuals	\$ 2,949,558.48	\$ 2,949,558.48
Rents	3,620.01	
Interest on real estate mortgage loans	41,561.04	
Interest and dividends on stocks and bonds, \$146,361.78; from all other sources, \$2,761.10....	149,122.88	
Total rents and interest.....		\$ 194,109.93
Profit on sale or maturity of ledger assets during the year over book values.....		1,844.25
Total income during the year.....		\$ 3,145,512.66
Total footings.....		\$ 7,265,634.94

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of
business December 31st:

Gross amount paid for losses (including, \$184,196.45 occurring in previous years).....	\$ 1,796,024.13	
Deduct amounts received for salvages (on losses of the last or previous years,) \$12,798.29; and from reinsurance in other companies, \$258,340.91.....	271,139.20	
Net amount paid during the year for losses.....	\$ 1,524,884.93	\$ 1,524,884.93
Paid stockholders for interest or dividends; (amount declared during year).....		120,000.00
Commissions or brokerages to agents less received on reinsurance.....		467,903.20
Salaries		183,241.00
Taxes, licenses and fees.....		94,541.63
Advertising, printing and stationery, \$25,056.38; legal expenses \$2,756.21; furniture and fixtures, \$6,980.08; miscellaneous, \$308,821.13.....		343,613.80
Profit and loss—Bills receivable, \$10,715; agents, \$919.37.....		11,634.37
Total expenditures during the year.....		\$ 2,745,819.89
Balances.....		\$ 4,519,815.05

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at
close of business December 31st.....

Book value of real estate (Schedule A), unincumbered.....	\$ 367,920.98	
Mortgage loans on real estate (Schedule B), first liens.....	708,815.00	
Book value of bonds, excluding interest, \$2,092,250.80; and stocks \$849,716.83 (Schedule D).....	2,941,967.63	
Cash in company's office, \$545.93; deposited in banks, \$286,594.15	287,140.08	
Agents' debit balances, (secured).....	213,971.36	
Total	\$ 4,519,815.05	
Total net ledger assets, as per balances on page 1.....		\$ 4,519,815.05

NON-LEDGER ASSETS.

Market value, not including interest, in item 9, of bonds and stocks over book value, as per Schedule D		234,013.37
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 275,000.00	
Deduct cost of collection, commission and brokerage.....	70,903.04	
Net amount of uncollected premiums, not more than three months due		204,096.96
Gross assets.....		\$ 4,957,925.38

DEDUCT ASSETS NOT ADMITTED.

Depreciation from book values of above net ledger assets to bring same to market value—real estate.....	\$ 36,136.04	
Total		36,136.04
Total admitted assets.....		\$ 4,921,789.34

NON-LEDGER LIABILITIES

Losses adjusted and unpaid, not yet due.....	\$	84,755.86	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....		139,996.22	
Losses resisted (not outlawed), including interest, cost and other expenses thereon		22,737.79	
		<hr/>	
Total amount of claims for losses	\$	247,489.87	
		<hr/>	
Net amount of unpaid losses.....	\$		247,489.87
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$1,893,464.23 unearned premiums (50 per cent).....		946,732.12	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$2,119,581.99 unearned premiums (pro rata)...		1,098,687.64	
		<hr/>	
Total unearned premiums as computed above.....	\$		2,045,419.76
Return premiums and reinsurance premiums.....			70,000.00
All other liabilities, viz: Reserve fund for contingencies.....			25,000.00
		<hr/>	
Total amount of all liabilities.....	\$		2,387,909.63
Joint stock capital actually paid up in cash.....	\$	1,000,000.00	
Divisible surplus.....		1,533,879.71	\$ 2,533,879.71
		<hr/>	
Total	\$		4,921,789.34

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement....	\$ 390,393,438	\$ 3,904,803.62
Written or renewed during the year.....	380,426,541	3,691,385.98
		<hr/>
Total	\$ 770,819,979	\$ 7,596,189.60
Deduct those expired and marked off as terminated	300,568,177	2,984,245.16
		<hr/>
In force at the end of the year.....	\$ 470,251,802	\$ 4,611,944.44
Deduct amount re-insured.....	68,784,295	598,898.22
		<hr/>
Net amount in force.....	\$ 401,467,507	\$ 4,013,046.22

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31 last for the purpose of making any entry that affects this statement?..	No.
Losses incurred during the year, Fire, \$1,558,389.19; tornado, \$3,127.87.....	1,561,517.06
Total amount of the company's stock owned by the directors at par value.....	85,300.00
Does any officer, director or trustee receive a commission or royalty on the business of the company.....	No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.	Tornado.	Aggregate.
Gross risks written.....			\$ 6,776,536.00
Gross premiums received			68,654.69
Losses paid.....	\$ 40,862.85		40,862.85
Losses incurred.	46,128.24		46,128.24
Amount at risk	7,652,639.00	\$ 1,931,008.00	9,583,647.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
NATIONAL STANDARD INSURANCE COMPANY,

Organized under the laws of the State of New York. made to the Auditor of State of the
State of Iowa, pursuant to the laws thereof.

President, JOEL FRANCIS FREEMAN. *First Vice-President*, R. BLEECKER RATHBONE.
Secretary, EMIL G. PIEPER. *Assistant Secretary*, JOHN B. COONEY.

[Incorporated, February 14, 1896. Commenced business February 20, 1896.

Home office, 45 William Street, New York City.

CAPITAL STOCK.

Amount of capital stock authorized and subscribed for	\$	200,000.00	
Amount of capital paid up in cash.....		200,000.00	
Amount of net ledger assets, December 31st of previous year ...		497,411.75	
Extended at.			\$ 497,411.75

INCOME DURING YEAR.

As shown by the books at home office at close of business
December 31st.

Gross premiums and bills unpaid at close of previous year as shown by that year's statement.....	\$	42,877.32	
Net collected.....	\$	42,877.32	
Gross premiums written and renewed during the year.....		404,987.61	
Total.....	\$	447,864.93	
Deduct gross premiums and bills in course of collection at this date		58,511.08	
Entire premiums collected during the year.....		389,353.85	
Deduct reinsurance, rebate, abatement and return premiums...		150,474.26	
Received for premiums other than perpetuals.....	\$	238,879.59	\$ 238,879.59
Interest and dividends on stocks and bonds, \$12,450.86; from all other sources, \$841.32.....		13,292.18	
Total rents and interest			13,292.18
Profit on sale or maturity of ledger assets during the year over book values.....			25,750.00
Total income during the year.....	\$		277,921.77
Total footings.....			\$ 775,333.52

DISBURSEMENTS DURING YEAR

As shown by the books at home office at close of business December 31st:

	Fire.	Marine and Inland.	
Gross amount paid for losses (including \$37,- 383.00 occurring in previous years).....\$	247,547.88	\$ 1,748.70	
Deduct amounts received for salvages (on losses of the last or previous years) \$1,745.87; and from reinsurance in other companies, \$66,383.10	66,644.61	1,484.36	
Net amount paid during the year for losses.\$	180,903.27	\$ 264.34	\$ 181,167.61
Paid stockholders for interest or dividends; amount declared during the year			24,000.00
Commissions or brokerage to agents, less received on reinsur- ances.....			72,935.65
Salaries, fees and all other charges, officers.....			2,765.00
Taxes on premiums.....			5,978.53
Insurance department fees and agents' licenses, \$1,431 53; munic- ipal licenses, \$300; tax on franchise, \$110.....			7,820.06
Legal expenses, \$1,000; miscellaneous, \$1,334.39.....			2,334.39
Total expenditures during the year.....			\$ 291,022.71
Balances.....			\$ 484,310.81

LEDGER ASSETS

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value of bonds, excluding interest.....\$	421,150.00	
Cash in company's office \$9.64; deposited in banks, \$63,- 151.17.....	63,160.81	
Total.....\$	484,310.81	
Total net ledger assets.....		\$ 484,310.81

NON-LEDGER ASSETS.

Interest due and accrued on bonds and stocks.....\$	1,083.33	
Interest accrued on other assets.....	1,353.28	
Total carried out.....		\$ 2,436.61
Market value (not including interest, in item 9), of bonds and stocks over book value, as per Schedule D.....		2,500.00
Gross premiums in course of collection December 31st, not more than three months due	58,511.08	
Deduct cost of collection, commission and brokerage.....	12,348.70	
Net amount of uncollected premiums, not more than three months due.....	46,162.38	
Due from other companies for re-insurance on losses already paid, viz: Associated Manufacturers Mutual Fire Insur- ance Corporation, \$1,390.00; Citizens Insurance Company of New York, \$1,620.00.....		1,552.00
Gross assets		\$ 536,961.80
Total admitted assets.....		\$ 536,961.80

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due	\$ 2,218.00
Losses in process of adjustment, or in suspense, including all re- ported and supposed losses.....	25,475.00

Losses resisted, not outlawed, including interest, costs and other expenses thereon	1,635.00	
Total amount of claims for losses	\$ 29,328.00	
Deduct reinsurance due or accrued, as per Schedule E	9,841.00	
Net amount of unpaid losses		\$ 19,487.00
Gross premiums, less reinsurance, received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$228,617.71; unearned premiums, (50 per cent)	\$ 114,308.86	
Gross premiums, less reinsurance, received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$51,995.38; unearned premiums, pro rata	30,123.36	
Total unearned premiums as computed above		\$ 144,432.22
Return premiums, \$6,818.58; and reinsurance premiums, \$10,530.15		17,348.73
Total amount of all liabilities		\$ 181,267.95
Joint stock capital actually paid up in cash	\$ 200,000.00	
Divisible surplus	155,693.85	355,693.85
Total		\$ 536,961.80

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement	\$ 27,512,584	\$ 257,213.52
Written or renewed during the year	38,655,272	404,987.61
Total	\$ 66,167,856	\$ 662,201.13
Deduct those expired and marked off as terminated	34,235,215	317,669.35
In force at the end of the year	\$ 31,932,641	\$ 344,531.78
Deduct amount re-insured	6,465,798	63,918.69
Net amount in force	\$ 25,466,843	\$ 280,613.09
Largest amount written on any one risks, not deducting re-insurance, not exceeding \$20,000.		

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?	No.
Losses incurred during the year, fire, \$157,361.27; marine and inland, \$474.34 ...	\$ 157,835.61
Total amount of the company's stock owned by the directors at par value	92,000.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire risks.
Gross risks written	\$213,750.00
Gross premiums received	2,354.84
Losses paid	645.39
Losses incurred	645.39
Amount at risk	130,250.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
NEWARK FIRE INSURANCE COMPANY.

Organized under the laws of New Jersey, made to the Auditor of State of the State of
 Iowa, pursuant to the laws thereof.

President, JOHN J. HENRY.

First Vice-President, GEORGE F. REEVES

Secretary, EDWARD E. HORSCHEL.

[Incorporated, May 14, 1810. Commenced business, May 14, 1810.]

Home office, 741-743 Broad street, Newark, N. J.

CAPITAL STOCK.

Amount of capital stock authorized, \$250,000; subscribed for....\$	250,000.00	
Amount of capital paid up in cash.....	250,000.00	
Amount of net ledger assets, December 31st of previous year....	563,764.67	
Extended at		\$ 563,764.67

INCOME DURING YEAR.

As shown by the books at home office at close of business De-
 cember 31st:

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....\$	17,722.12	
Deduct amount of same not collected	861.08	
Net collected.....\$	16,861.04	
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	158,747.05	
Total.....\$	175,608.09	
Deduct gross premiums and bills in course of collection at this date.	22,401.44	
Entire premiums collected during the year	\$ 153,206.65	
Deduct, reinsurance, rebate, abatement and return premiums...	25,924.55	
Received for premiums other than perpetuals..... \$	127,282.10	\$ 127,282.10
Rents.	1,793.45	
Interest on real estate mortgage loans	12,498.12	
Interest and dividends on stocks and bonds.....	14,305.30	
Total rents and interest.....		\$ 28,596.87
Total income during the year.....		\$ 155,878.97
Total footings.....		\$ 719,643.64

IOWA INSURANCE REPORT.

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross amount paid for losses (including \$13,177.14, occurring in previous years).	\$	91,250.84	
Deduct amounts received for salvages (on losses of the last or previous years) \$2,463.94 and from reinsurance in other companies, \$10,486.31.		12,950.25	
Net amount paid during the year for losses.	\$	78,300.59	\$ 78,300.59
Paid stockholders for interest or dividends; (amount declared during the year, \$25,000)			\$ 24,797.00
Commissions or brokerage to agents, less received on reinsurances.			27,693.69
Salaries and allowances to agents ..			406.18
Rents			263.00
Salaries, fees and all other charges, officers, \$8,600; clerks, \$4,940; other employees, \$7,038.			20,578.00
Taxes on premiums, \$2,943.86; on real estate, \$2,103.45; on other investments, \$1,010.48			6,057.79
Insurance department fees and agents' licenses, \$635.83; municipal licenses, \$275.			910.83
Advertising, printing and stationery, \$1,813.94; legal expenses, \$46.74; repairs and expenses on real estate, \$853.28; furniture and fixtures, \$38.50; miscellaneous, \$6,836.83.			9,589.29
Other disbursements, viz.: Maps, \$1,431.50; fire patrol, \$1,711.72;			3,143.22
Total expenditures during the year			\$ 171,739.59
Balances.			\$ 547,904.05

LEDGER ASSETS

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value real estate (Schedule A), unincumbered.	\$	46,500.00	
Mortgage loans on real estate (Schedule B), first liens.		230,580.00	
Book value of bonds, excluding interest, \$197,000; and stocks, \$57,850		254,850.00	
Cash in company's office, \$695.52; deposited in banks, \$15,068.66.		15,764.18	
Bill receivable.		209.87	
Total net ledger assets, as per balances on page 1.			\$ 547,904.05

NON-LEDGER ASSETS.

Interest due, \$471. and accrued, \$2,642.92, on mortgages.	\$	3,113.92	
Interest due, \$1,935, and accrued, \$1,166.65, on bonds and stocks		3,101.65	
Rents due.		555.00	
Total carried out.			\$ 6,770.57
Market value of real estate over book value, as per Schedule A.			43,000.00
Market value (not including interest, in item 9), of bonds and stocks over book value, as per Schedul D.			73,357.50
Gross premiums in course of collection December 31, not more than three months due	\$	19,215.25	
Deduct cost of collection, commission and brokerage.		4,547.54	
Net amount of uncollected premiums, not more than three month due.			\$ 14,627.71
Total admitted assets.			\$ 685,659.83

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid	\$	2,147.70	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....		2,565.42	
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....		3,850.00	
		<hr/>	
Total amount of claims for losses.....	\$	8,563.12	
Deduct reinsurance due or accrued (give list of companies and amounts) as per Schedule E.....		61.77	
		<hr/>	
Net amount of unpaid losses.....	\$		8,501.35
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks \$93,894.07; unearned premiums (50 per cent).....	\$	46,947.04	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$121,829.95; unearned premiums, (pro rata).....		62,642.37	
		<hr/>	
Total unearned premiums as computed above.....	\$		109,589.41
Cash dividends remaining unpaid to stockholders.....			6,885.35
Salaries rent, expenses, taxes, bills, accounts, fees, etc., due or accrued.....			517.10
Reinsurance premiums.			641.97
		<hr/>	
Total amount of all liabilities	\$		126,135.18
Joint stock capital actually paid up in cash.			250,000.00
Divisible surplus.....			309,524.65
		<hr/>	
Total.....	\$		685,659.83

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5. under this heading in last year's statement.	\$ 27,424,249	\$ 215,410.04
Written or renewed during the year	19,812,666	158,747.05
<hr/>		
Total	\$ 47,236,915	\$ 374,157.09
Deduct those expired and marked off as terminated	18,512,690	144,916.67
<hr/>		
In force at the end of the year	\$ 28,724,225	\$ 229,240.42
Deduct amount reinsured.	1,875,700	13,516.40
<hr/>		
Net amount in force	\$ 26,848,525	\$ 215,724.02
Largest amount written on any one risk, not deducting reinsurance, \$20,000.		

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?.....	No.
Losses incurred during the year, fire	\$ 73,382.22
Total amount of the company's stock owned by the directors at par value	24,865
Does an officer, director, or trustee receive a commission or royalty on the business of the company?.....	No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

Gross risks written.	\$ 362,194.00
Gross premiums received.....	4,372.46
Losses paid.....	1,708.25
Losses incurred.....	1,010.17
Amount at risk	483,737.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
NEW HAMPSHIRE FIRE INSURANCE COMPANY,

Organized under the laws of the state of New Hampshire, made to the Auditor of State
of the state of Iowa, pursuant to the laws thereof.
President, UBERTO C. CROSBY. *First Vice-President, NATHAN P. HUNT.*
Secretary, FRANK W. SARGEANT.
[Incorporated, 1869. Commenced business, April, 1870.]
Home office, 876 Elm street, Manchester.

CAPITAL STOCK.

Amount of capital stock authorized and subscribed for.....	\$ 1,000,000.00	
Amount of capital paid up in cash	1,000,000.00	
Amount of net ledger assets, December 31st of previous year.....	2,714,222.57	
Extended at.....		\$2,714,222.57

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.		
	Fire	
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	\$ 218,934.89	
Gross premiums written and renewed during the year, as per item 2, page 3, part VI	1,741,658.38	
Total	\$ 1,960,593.27	
Deduct gross premiums and bills in course of collection at this date.....	191,575.46	
Entire premiums collected during the year.....	\$ 1,769,017.81	
Deduct re-insurance, rebate, abatement, and return premiums	464,892.03	
Received for premiums, other than perpetuals.....	\$ 1,304,125.78	\$ 1,304,125.78
Rents.....	16,870.75	
Interest on real estate mortgage loans, \$33,727.35; on other collateral loans, \$3,002.78	36,730.13	
Interest and dividends on stocks and bonds, \$98,065.28; from all other sources, \$1,165.67.....	99,230.95	
Total rents and interest		\$ 152,831.83
Credited to loss and gain account premiums previously charged off		2,473.14
Profit on sale or maturity of ledger assets during the year over book values.....		10,550.12
Total income during the year		1,469,980.87
Total footings		\$ 4,184,203.44

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st:

Gross amount paid for losses.....	\$ 1,019,888.67	
Deduct amounts received for salvages (on losses of the last or previous years) \$8,912.44; and from reinsurance in other companies \$182,182.17.....	190,994.61	
Net amount paid during the year for losses.....	\$ 828,894.06	\$ 828,894.06
Paid stockholders for interest or dividends.....		100,000.00
Commissions or brokerage to agents, less received on reinsurances.....		305,609.63
Rents.....		4,482.70
Salaries, fees and all other charges, officers, \$24,083.32; clerks, 14,322.88; other employees, \$26,737.58 ..		65,143.78
Taxes on premiums, \$40,584.84; on real estate, \$4,191.85.....		44,776.69
Insurance department fees and agents' licenses, \$4,776.73; municipal licenses, \$1,145.23; tax on franchise, \$10,000.....		15,921.96
Advertising, printing and stationery, \$15,988.21; repairs and expenses on real estate, 9,139.07; furniture and fixtures, \$4,143.05; miscellaneous, \$73,605.86		102,876.19
Loss and gain accounts		3,589.46
Total expenditures during the year.....		\$ 1,471,294.47
Balances		\$ 2,712,908.97

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value real estate (Schedule A), unincumbered.....	\$ 156,417.83	
Mortgage loans on real estate (Schedule B), first liens.....	\$585,374.00	
Loans secured by pledge of bonds, stocks or other collateral (Schedule C)	52,755.00	
Book value of bonds excluding interest, \$918,657.75; and stocks, \$750,725 (Schedule D).....	1,669,382.75	
Cash in company's office, \$601.75; deposited in banks, \$248,377.64.....	248,979.39	
Total.....	\$ 2,712,908.97	
Total net ledger assets, as per balances on page 1.....		\$ 2,712,908.97

NON-LEDGER ASSETS.

Interest on mortgages.....	\$ 6,551	
Interest on bonds and stocks.....	1,337.45	
Total carried out.....		\$ 7,888.45
Market value (not including interest, in item 9), of bonds and stocks over book value, as per Schedule D		502,547.25
Gross premiums in course of collection December 31st, not more than three months due	191,575.46	
Deduct cost of collection, commission and brokerage.....	47,893.86	
Net amount of uncollected premiums, not more than three months due.....		143,681.60
Total admitted assets.....		\$ 3,367,026.27

IOWA INSURANCE REPORT.

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid not yet due.....	\$	66,408.04	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....		97,858.00	
Losses resisted (not outlawed) including interest, costs and other expenses thereon		16,520.00	
Total amount of claims for losses.....	\$	180,786.04	
Net amount of unpaid losses.....	\$		180,786.04
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$896,246.12; unearned premiums (50 per cent)	\$	448,123.06	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$1,410,640.49; unearned premiums (pro rata). ..		729,059.72	
Total unearned premiums as computed above.....	\$		1,177,182.78
All other liabilities.....			5,802.42
Total amount of all liabilities	\$		1,363,771.24
Joint stock capital actually paid up in cash.....	\$	1,000,000.00	
Divisible surplus		1,003,255.03	2,003,255.03
Total.....	\$		3,367,026.27

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December, 1899, of the previous year, as per line 5, under this heading in last year's statement....	\$ 178,246.554	\$ 2,251,530.44
Written or renewed during the year	151,157,717	1,741,658.38
Totals.....	\$ 329,404,271	\$ 3,993,188.82
Deduct those expired and marked off as terminated	118,186,700	1,534,780.50
In force at the end of the year.	\$ 211,217,571	\$ 2,458,408.32
Deduct amount re-insured.....	13,519,753	151,521.71
Net amount in force ..	\$ 197,697,818	2,306,886.61

GENERAL INTERROGATORIES

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?...	No.
Losses incurred during the year.....	\$ 851,876.01
Total amount of the company's stock owned by the directors at par value	230,100.00
Total amount loaned to officers and directors	2,850.00
Does any officer, director, or trustee receive a commission or royalty on the business of the company?	No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

Gross risks written.....	\$ 2,712,219.00
Gross premiums received.....	30,699.69
Losses paid.....	15,387.44
Losses incurred.....	9,970.55

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
UNITED STATES BRANCH OF THE NETHERLANDS INSURANCE
COMPANY, ESTABLISHED 1845, OF THE HAGUE, HOLLAND,

Organized under the laws of Holland, made to the Auditor of State of the State of Iowa, in
pursuance to the laws thereof.

Trustees in the United States, COLGATE HOYT, Oyster Bay, N. Y., HOLLAND DAVIS, of New
York City, DEXTER N. FORC, Montclair, N. J.

Managers for the United States, WEED & KENNEDY.

Principal office in United States, 29 and 31 Liberty St., New York City.
Organized or incorporated, April 13, 1845. Commenced business in United States July 28, 1897.

CAPITAL STOCK.

Amount of net ledger assets, December 31, of previous year....\$ 557,613.03

INCOME DURING YEAR.

As shown by the books at home office at close of business Decem-
ber 31.

Gross premiums and bills unpaid at close of previous year, as
shown by that year's statement.....\$ 116,509.92

Net collected.....\$ 116,509.92

Gross premiums written and renewed during the year, as per item
2, page 3, part VI..... 618,226.33

Total.....\$ 734,736.25

Deduct gross premiums and bills in course of collection at this
date..... 52,320.95

Entire premiums collected during the year.....\$ 682,415.39

Deduct reinsurance, rebate, abatement and return premiums... 228,563.49

Received for premiums other than perpetuals.....\$ 453,851.81

Interest and dividends on stocks and bonds, \$14,383 61; from all
other sources, \$984.43.....\$ 15,368.04

Total rents and interest..... 15,368.04

Received from home office..... 80,000.00

Total income during the year..... 549,219.85

Total footings.....\$ 1,106,832.88

DISBURSEMENTS DURING YEAR.

As shown by the books at Home office at close of business De-
cember 31st.

Gross amount paid for losses (including \$50,563.25 occurring in
previous years).....\$ 428,351.70

Fire.

Deduct amounts received for salvages, on losses of the last or previous years, \$10,393.88; and from reinsurance in other companies, \$40,972.42.....	51,366.30	
Net amount paid during the year for losses.....		\$ 376,985.40
Remitted to home office.....		25,205.11
Commissions or brokerage to agents, less received on reinsurance.....		143,094.44
Salaries, fees and all other charges, officers, \$3,940.50; clerks, \$2,792.74; other employees, \$2,538.00.....		9,271.24
Taxes on premiums.....		13,062.73
Insurance department fees and agents' licenses, \$3,049.12 municipal licenses, \$1,125.93; tax on franchise \$867.49.....		5,042.54
Advertising, printing and stationery, \$5,177.13; miscellaneous, \$10,049.55.....		15,226.68
Losses on sales or maturity of ledger assets.....		1,697.90
Total expenditures during the year.....		\$ 589,586.04
Balance		\$ 517,246.84

LEDGER ASSETS

As per ledger accounts shown by the books at the United States branch office at close of business December 31st.		
Book value of bonds excluding interest.....	\$ 468,683.63	
Cash in company's office, \$1,667.55; deposited in banks, \$46,895.66	48,563.21	
Total	\$ 517,246.84	
Total net ledger assets, as per balances on page 1.....		\$ 517,246.84

NON-LEDGER ASSETS.

Interest due.....	2,920.84	
Total carried out.....		\$ 2,920.84
Market value (not including interest, in item 9), of bonds and stocks over book value, as per Schedule D.....		5,548.87
Gross uncollected premiums in course of collection December 31st, not more than three months due, not included in ledger assets.....	\$ 47,250.86	
Deduct cost of collection, commission and brokerage.....	6,732.74	
Net amount of uncollected premiums, not more than three months due not included in ledger assets.....		\$ 40,518.12
Gross assets.		\$ 566,234.67
Total admitted assets.		\$ 566,234.67

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, (due, \$6,137.79; not yet due \$8,808.22) \$	14,946.01	
Losses in process of adjustment, or in suspense, including all reported and supposed losses	21,165.67	
Losses resisted (not outlawed), including interest, costs and other expenses thereon	3,875.00	
Total amount of claims for losses	\$ 39,986.68	
Deduct reinsurance due or accrued (give list of companies and amounts), as per Schedule E.....	4,808.35	
Net amount of unpaid losses		\$ 35,178.33

Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$332,226.70; unearned premiums (50 per cent.)	\$	166,113.35
Gross premiums (less reinsurance), received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$117,694.75; unearned premiums (pro rata) ...		70,890.86
Total unearned premiums as computed above	\$	237,004.21
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued.....		164.26
Commissions, brokerage and other charges due to agents and brokers, on premiums paid.....		2,279.19
Return premiums, \$13,382.80; and reinsurance premiums, \$1,511.11; all other liabilities, viz.: miscellaneous, \$452.77.....		15,346.68
Total amount of all liabilities.....	\$	289,972.67
Divisible surplus.....		276,262.00
Total	\$	566,234.67

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement .. .	\$ 41,251,232	\$ 491,210.95
Written or renewed during the year	50,226,276	618,698.99
Total.	\$ 91,477,508	\$ 1,109,909.94
Deduct those expired and marked off as terminated ..	52,231,184	625,587.07
In force at the end of the year.....	\$ 39,246,324	\$ 484,323.87
Deduct amount reinsured	3,203,617	34,401.42
Net amount in force	\$ 36,042,707	\$ 449,921.45
Largest amount written on any one risk, not deducting reinsurance, \$100,000.00.		

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement? No.	
Losses incurred during the year, fire	\$ 350,729.01

BUSINESS IN THE STATE OF IOWA DURING THE YEAR,

	Fire risks.
Gross risks written	\$ 267,616.00
Gross premiums received.....	4,559.07
Losses paid	1,119.73
Losses incurred	1,119.73

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
NIAGARA FIRE INSURANCE COMPANY.

Organized under the laws of the State of New York, made to the Auditor of State of the State
of Iowa, pursuant to the laws thereof.

President, HAROLD HERRICK. Vice-President, GEORGE C. HOWE.
Secretary, GEORGE W. DEWEY

[Incorporated, July 1850. Commenced business August 1850.]

Home office, 4618 Cedar Street, New York City.

CAPITAL STOCK.

Amount of capital stock authorized, \$500,000.00; subscribed for.	\$ 500,000.00
Amount of capital paid up in cash.....	500,000.00
Amount of net ledger assets, December 31, of previous year....	2,290,572.20
Extended at.....	\$ 2,290,572.20

INCOME DURING YEAR.

As shown by the books at home office at close of business Decem-
ber 31st.

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	\$ 239,465.78	
Net collected.....	\$ 239,465.78	
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	2,318,518.90	
Total ...	\$ 2,557,984.68	
Deduct gross premiums and bills in course of collection at this date	270,139.43	
Entire premiums collected during the year	\$ 2,287,845.25	
Deduct reinsurance, rebate, abatement and return premiums...	634,023.60	
Received for premiums other than perpetuals	\$ 1,653,821.65	\$ 1,653,821.65
Interest on real estate mortgage loans,	21,048.88	
Interest and dividends on stocks and bonds, \$80,562.36; from all other sources, \$3.864.....	84,426.36	
Total rents and interest.....		\$ 105,475.24
Total income during the year		1,759,296.80
Total footings.		\$ 4,049,869.09

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross amount paid for losses	\$ 1,326,920.15
Deduct amounts received for salvages	301,836.00
Net amount paid during the year for losses.....	\$ 1,025,084.15
Paid stockholders for interest or dividends; (amount declared during the year	50,000.00
Commissions or brokerage to agents, less received on reinsurances.....	314,451.55
Rents	18,037.69
Salaries, fees and all other charges, officers, \$28,500.00; clerks, \$49,806.37; other employees, \$78,275.23	156,581.60
Taxes on premiums	30,515.22
Insurance Dep't fees and agents' licenses, \$15,366.21; municipal licenses, \$1,786.68	17,152.89
Advertising, printing and stationery, \$17,299.46; legal expenses, \$4,166.18; furniture and fixtures, \$3,956.55; miscellaneous, \$102,828.88	128,251.07
Losses on sales or maturity of ledger assets, 64,838.57; other disbursements, viz., \$36,078.60	100,917.17
Total expenditures during the year.....	\$ 1,840,991.34
Balances	\$ 2,208,877.75

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Mortgage loans on real estate (Schedule B), first liens, \$169,000; other than first, \$142,375	\$ 311,375.00
Book value of bonds excluding interest \$905,000 and stocks \$925,000 (Schedule D)	1,830,000.00
Cash in company's office, \$654.28; deposited in bank \$66,848.47	67,502.75
Total.....	\$ 2,208,877.75
Total net ledger assets, as per balances on page 1.....	\$ 2,208,877.75

NON-LEDGER ASSETS.

Interest accrued on mortgage	\$ 7,706.21
Interest accrued on bonds and stocks	2,466.67
Total carried out	\$ 10,172.88
Market value (not including interest, in item 9), of bonds and stocks over book value, as per Schedule D	440,450.00
Gross premiums in course of collection December 31st, not more than three months due	\$ 270,139.43
Deduct cost of collection, commission, and brokerage.....	42,749.34
Net amount of uncollected premiums, not more than three months due.....	\$ 227,390.09
Gross assets	\$ 2,886,890.72
Deduct Assets not Admitted.	
Depreciation from book values of above net ledger assets to bring same to market value—bonds and stocks	30,250.00
Total admitted assets.....	\$ 2,856,640.72

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid.....	\$	89,614.96	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....		120,305.69	
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....		13,637.50	
<hr/>			
Total amount of claims for losses.....	\$	223,558.15	
Deduct re-insurance due or accrued (give list of companies and amounts), Schedule E).....		50,729.46	
<hr/>			
Net amount of unpaid losses.....	\$		172,828.69
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$1,154,096.68; unearned premiums (50 per cent).....	\$	577,648.34	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$1,477,701.56; unearned premiums (pro rata).....		777,098.92	
<hr/>			
Total unearned premiums as computed above,.....	\$		1,354,147.26
Reinsurance premiums.....			17,829.56
<hr/>			
Total amount of all liabilities.....	\$		1,544,805.51
Joint stock capital actually paid up in cash.....	\$	500,000.00	
Divisible surplus.....		811,835.21	1,311,835.21
<hr/>			
Total.....	\$		2,856,640.72

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December, 1899	\$ 310,610.626	\$ 2,817,152.87
Written or renewed during the year.....	226,161.265	2,318,518.90
<hr/>		
Total.....	\$ 536,771.891	\$ 5,135,671.77
Deduct those expired and marked off as terminated.....	209,311.670	2,073,215.09
<hr/>		
In force on the 31st day of December, 1900.....	\$ 327,460.221	\$ 3,062,456.68
Deduct amount reinsured	48,222.936	430,658.44
<hr/>		
Net amount in force.....	\$ 279,237.285	\$ 2,631,798.24

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?.....	No
Losses incurred during the year, fire.....	\$ 1,035,462.18
Total amount of the company's stock owned by the directors at par value.....	165,650.00
Does any officer, director, or trustee receive a commission or royalty on the business of the company?	No.
The amount of "Special Reserve Fund," according to said law, deposited with the insurance department of the state of New York.....	250,000.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Gross risks written.....	\$ 2,558,482.00
Gross premiums received.....	39,922.22
Losses paid	22,516.38
Losses incurred	19,744.51
Amount at risk.....	2,558,482.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
UNITED STATES BRANCH OF THE NORTHERN ASSURANCE
COMPANY OF LONDON.

Organized under the laws of the Kingdom of Great Britain, made to the Auditor of State of
the State of Iowa, in pursuance of the law thereof.

General Manager, H. E. WILSON.

Principal offices in the United States, 38 Pine street, New York City, GEO. W. BABB, *Manager*;
642 Monadnock Block, Chicago, G. H. LERMIT, *Manager*; 221 Sansome street, San Fran-
cisco, GEO. F. Grant, *Manager*.

Trustees in United States, EDWARD KING and CORNELIUS D. WOOD of New York.
[Organized, 1836. Commenced business in 1836.]

CAPITAL DEPOSIT.

Amount of capital stock authorised \$15,000,000.00; subscribed at.	\$ 15,000,000.00
Amount of capital paid up in cash.....	1,500,000.00
Amount of net ledger assets, December 31st of previous year...	2,345,332.86
Extended at	\$ 2,345,332.86

INCOME DURING YEAR.

As shown by the books at home office at close of
business December 31st.

	Fire
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement	\$ 249,078.78
Deduct amount of same not collected	3,231.40
Net collected	\$ 245,847.38
Gross premiums written and renewed during the year, as per item 2, page 3, part VI	1,711,992.40
Total	\$ 1,957,839.78
Deduct gross premiums and bills in course of collection at this date.	262,719.74
Entire premiums collected during the year	\$ 1,695,120.04
Deduct reinsurance, rebate, abatement and return premiums	506,041.30
Received for premiums other than perpetuals.....	\$ 1,189,078.74
Rents from company's property, including \$7,000.00 for com- pany's use of own buildings.....	\$ 7,000.00
Interest and dividends on stocks and bonds, \$79,450.00; from all other sources, \$473.01.....	79,923.01
Total rents and interest.....	\$ 86,923.01

Received from head office during the year...	27,956.71
Total income during the year.....	\$ 1,303,958.46
Total footings.	\$ 3,649,291.32

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

	Fire.
Gross amount paid for losses (including \$106,106.76 occurring in previous years).....	\$ 903,651.66
Deduct amounts received for salvages (on losses of the last or previous years) \$5,727.69; and from reinsurance in other companies, \$222,290.29	228,017.98
Net amount paid during the year for losses.....	\$ 675,633.68
Commissions or brokerage to agents, less received on reinsurances.....	190,242.18
Rents (including \$7,000 for company's use of own buildings), less \$625.00 from sub-leases.....	14,731.57
Salaries, fees and all other charges, officers, clerks, and other employees	87,510.60
Taxes on premiums, \$37,472.60; on real estate, \$1,670.04....	39,142.64
Insurance department fees and agents' licenses, \$7,511.80; municipal licenses. \$4,230.31; tax on franchise, \$2,821.13	14,563.24
Advertising, printing and stationery, \$12,073.56; legal expenses, \$451.64; repairs and expenses on real estate, \$383.25; furniture and fixtures, \$1,183.12; miscellaneous, \$107,785.07....	121,876.64
Remitted to head office during the year.....	131,334.29
Total expenditures during the year.....	\$ 1,275,034.84
Balance	\$ 2,374,256.48

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value of real estate (Schedule A) unincumbered.....	\$ 115,000.00
Book value of bonds excluding interest] (Schedule D).....	2,162,868.75
Cash in company's office.....	1,872.61
Deposited in banks.....	105,551.96
Bills receivable, \$3,425.22; agent's debit balances, \$1,397.68....	4,822.90
Total.....	\$ 2,390,116.22
Deduct ledger liabilities:	
Agents' credit balances, \$74.98; all other, \$15,784.76.....	15,859.74
Total net ledger assets as per balances on page 1.....	\$ 2,374,256.48

NON-LEDGER ASSETS

Interest due, \$1,000.00, and accrued, \$6,216.33 on bonds and stocks.....	\$ 7,216.33
Total carried out.....	\$ 7,216.33
Market value, not including interest in item 9, of bonds and stocks over book value, as per Schedule D.....	112,761.25
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 258,112.85
Deduct cost of collection, commission and brokerage.....	39,469.07
Net amount of uncollected premiums, not more than three months due.....	218,643.78

Gross premiums in course of collection December 31st, more than three months due, carried in, \$7,838.29

Gross assets	\$ 2,712,877.84
Deduct assets not admitted:	
Agents' debit balances, unsecured.....	\$ 1,397.68
Total.....	1,397.68
Total admitted assets.....	\$ 2,711,480.16

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due	\$ 46,178.08
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	86,509.56
Losses resisted (not outlawed) including interest, costs and other expenses thereon.....	24,058.50
Total amount of claims for losses.....	\$ 156,746.14
Deduct re-insurance due or accrued as per Schedule E.....	6,110.67

Net amount of unpaid losses.....	\$ 150,635.47
Gross premiums, less reinsurance, received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$1,022,899.54; unearned premiums (50 per cent).....	\$ 511,449.77
Gross premiums, less reinsurance, received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$985,259.39; unearned premiums (pro rata).....	510,238.32

Total unearned premiums as computed above.....	\$ 1,021,688.09
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued.....	\$ 500.00
Commissions, brokerage and other charges due to agents and brokers, on premiums paid.....	24.80
Return premiums, \$10,355.47; and re-insurance premiums, \$1,382.35.....	11,737.82
All other liabilities, viz.: Miscellaneous.....	337.75— 12,600.37

Total amount of all liabilities.....	\$ 1,184,923.93
Divisible surplus	1,526,556.23
Total	\$ 2,711,480.16

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement	197,773,313	\$ 1,960,988.13
Written or renewed during the year	172,148,246	1,711,992.40
Total	\$ 369,921,559	\$ 3,672,980.53
Deduct those expired and marked off as terminated.....	157,227,510	1,556,042.58
In force at the end of the year	\$ 212,694,049	\$ 2,116,937.95
Deduct amount reinsured	12,054,059	108,779.02
Net amount in force	\$ 200,639,990	\$ 2,008,158.93
Largest amount written on any one risk, not deducting reinsurance, \$ 100,000.		

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?.....No

Total premiums received in the United States since the organization of company..... \$ 21,545,787.22
Losses incurred during the year. Fire..... 692,980.41
Total losses paid in the United States since the organization of the company.... 13,209,772.96

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Gross risks written.....	\$ 1,434,588.00
Gross premiums received.....	20,324.24
Losses paid.....	11,703.73
Losses incurred.....	11,706.56
Amount at risk. (Books not kept to show this.) Estimated.....	2,366,000.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
NORTH BRITISH AND MERCANTILE INSURANCE COMPANY.

Organized under the laws of the Kingdom of Great Britain, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

U. S. Branch Manager, E. G. RICHARDS. Ass't U. S. Branch Manager, J. F. HASTINGS.

Principal office, in United States, 54 William St., New York City.

Trustees in the U. S.—Adrian Iselin, Jr., George C. Rand, and Wm. Pierson Hamilton.

[Incorporated, Nov. 11, 1809. Commenced business in the United States, Aug. 16, 1866.]

Home office, 61 Threadeedle St., London, England.

Attorney to accept service in Iowa, Auditor of State.

CAPITAL STOCK.

Amount of capital stock authorized, \$15,000,000.00; subscribed for. \$ 13,750,000.00
Amount of capital paid up in cash..... 3,437,500.00
Amount of net ledger assets December 31st of previous year.... 3,507,207.80

Extended at..... \$ 3,507,207.80

INCOME DURING YEAR.

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....\$ 401,816.83

Net collected.....\$ 401,816.83
Gross premiums written and renewed during the year, as per item 2, page 3 part VI..... 3,476,170.35

Total.....\$ 3,877,987.18
Deduct gross premiums and bills in course of collection at this date 457,630.25

Entire premiums collected during the year.....\$ 3,420,356.93
Deduct reinsurance, rebate, abatement, and return premiums.. 743,369.10

Received for premiums other than perpetuals.....\$ 2,676,987.83 \$ 2,676,987.83

IOWA INSURANCE REPORT.

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Deposit premiums, received on perpetual risks	\$ 712.00
Interest and dividends on stocks and bonds	125,525.37
Total rents and interest .....	.. .....
Profit on sale or maturity of ledger assets during the year over book values	\$ 71,798.63
Received under twenty contracts	54,157.90
Total income during the year	\$ 2,929,181.73
Total footings	\$ 6,436,389.53

DISBURSEMENTS DURING YEAR.

FIRE.

Gross amount paid for losses (including \$237,230.83 occurring in previous years)	\$ 1,845,316.14
Deduct amounts received for salvages (on losses of the last or previous years), \$18,252.50; and from re-insurance in other companies, \$65,191.60	83,444.10
Net amount paid during the year for losses	\$ 1,761,872.04
Deposit premiums returned on perpetual risks	218.50
Commissions or brokerage to agents, less received on reinsurances	490,880.15
Rents	21,342.34
Salaries, fees and all other charges, officers, \$60,822.72; clerks, \$82,378.52; other employees, \$20,454.77	163,656.01
Taxes on premiums	46,677.73
Insurance department fees and agents' licenses, \$12,307.45; municipal licenses and internal revenue, \$33,613.74.	92,598.92
Advertising, printing and stationery, \$27,819.65; miscellaneous, \$130,787.53	158,607.18
Remitted to home office	2,122.58
Profit and loss	8,313.19
Total expenditures during the year	2,699,610.91
Balances	\$ 2,736,778.62

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value of bonds and stocks (Schedule D)	\$ 3,565,435.28
Cash in company's office, \$28,466.05; deposited in banks, \$139,368.43	167,834.48
Due from other companies for reinsurance on losses paid	10,840.41
Milwaukee underwriters association, Milwaukee, Wis	181.00
Philadelphia underwriters association, Philadelphia, Pa	100.00
Bills receivable	1,060.60
Total	\$ 3,745,451.77
Deduct Ledger Liabilities:	
Agents' credit balances	8,673.15
Total net ledger assets, as per balances on page 1	\$ 3,736,778.62

NON-LEDGER ASSETS.

Interest due, \$30,910.00; and accrued, \$10,753 on bonds and stocks. \$	41,663.00
Total carried out	\$ 41,663.00
Market value (not including interest in item 9) of bonds and stocks over book value, as per Schedule D	121,303.72
Gross premiums in course of collection December 31st, not more than three months due.	\$ 440,196.38

Deduct cost of collection, commission and brokerage.....	96,459.73	
Net amount of uncollected premiums, not more than three months due.....		\$ 343,736.65
Gross assets.....		\$ 4,243,481.99
Total admitted assets.....		\$ 4,243,481.96

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, due, \$9,903.42; not yet due, \$97,269.05	107,172.47	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	188,050.56	
Losses resisted (not outlawed), including interest, costs, and other expenses thereon.....	58,139.10	
Total amount of claims for losses.....	\$ 353,362.13	
Deduct reinsurance due or accrued (give list of companies and amounts), as per Schedule E.....	35,959.68	
Net amount of unpaid losses.....		\$ 317,402.45
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks. \$1,753,845.67; unearned premiums (50 per cent).....	\$ 876,922.83	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$2,219,214.98; unearned premiums (pro rata).	1,133,727.23	
Total unearned premiums as computed above.....		\$ 2,010,650.06
Amount reclaimable by the insured on perpetual fire insurance policies, being 90 per cent of the premium or deposit received.		5,313.51
Total amount of all liabilities.....		\$ 2,333,366.02
Divisible surplus.....		1,910,115.97
Total		\$ 4,243,481.99

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year, as per line 5 under this heading in last year's statement.....	\$ 411,348,317	\$ 3,974,922.38
Written or renewed during the year.....	375,618,688	3,476,170.35
Total.....	\$ 786,967,005	\$ 7,451,092.73
Deduct those expired and marked off as terminated.	326,501,658	3,153,841.20
In force at the end of the year.....	460,465,347	4,297,251.53
Deduct amount reinsured.....	41,760,429	324,190.88
Net amount in force.....	\$ 417,704,918	\$ 3,973,060.65
Perpetual risks (not included above), \$223,470; Premiums on same, \$5,903.90.		
Largest amount written on any one risk, not deducting reinsurance, \$124,000.		

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?.....	No.
Losses incurred during the year, fire, \$1,780,963.04; tornado, \$4,666.92.....	\$ 1,785,629.96
Does any officer, director, or trustee receive a commission or royalty on the business of the company?.....	No.

Total amount of premiums received in the United States to date.....	58,881,801.16
Total losses paid in the United States to date.....	37,146,918.81

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.	Tornado.	Aggregate.
Gross risks written.....	\$ 3,350,450.00	\$ 210,674.00	\$ 3,561,124.00
Gross premiums received.....	46,771.11	1,247.23	48,018.34
Losses paid.....	29,926.27	47.70	29,973.97
Losses incurred.....	32,945.06	47.70	32,992.76
Amount at risk.....			

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
NORTH GERMAN INSURANCE COMPANY.

Organized under the laws of Germany, at Hamburg, made to the Auditor of State of the
State of Iowa in pursuance to the laws thereof.

President, JACOB NORDHEIM.

U. S. Manager, ADOLPH LOEB.

General Manager, CLEMENS PERGER.

[Incorporated, May 28, 1868. Commenced business in United States September, 1893.]

Home office, 189-191 LaSalle street, Chicago.

CAPITAL STOCK.

Amount of ledger assets, December 31st of previous year.....	569,807.73
Extended at.....	\$ 569,807.73

INCOME DURING YEAR,

As shown by the books at home office at close of business December 31st.

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	\$ 143,786.08	
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	669,902.85	
Total	\$ 813,688.93	
Deduct gross premiums and bills in course of collection at this date.....	92,251.92	
Entire premiums collected during the year.....	\$ 721,437.01	
Deduct reinsurance, rebate, abatement and return premiums...	283,848.73	
Received for premiums other than perpetuals.	\$ 437,588.28	437,588.28
Interest on real estate mortgage loans.....	4,591.27	
Interest and dividends on stocks and bonds.....	14,808.80	
Total rents and interest.....	\$ 19,400.07	
Profit on sale or maturity of ledger assets during the year over book values.....		1,733.76
Received from home office		69,646.88
Total income during the year.....	\$ 528,418.99	
Total footings.....	\$ 1,098,226.72	

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross amount paid for losses (including \$48,639.64 occurring in previous years.....\$	489,404.16	
Deduct amounts received for salvages (on losses of the last or previous years) \$3,377.68; and from reinsurance in other companies, \$82,442.79.....	85,820.47	403,583.69
Net amount paid during the year for losses..... \$	403,583.69	
Commissions or brokerage to agents, less received on reinsurances'.....		113,359.63
Rents.....		1,871.62
Salaries, fees and all other charges, officers, \$3,750		23,186.42
Taxes on premiums.....		10,812.66
Insurance department fees and agents' licenses, \$2,940.34; municipal licenses, \$1,508.06; tax on franchise, \$102.21.....		4,550.61
Advertising, printing and stationery, \$2,508.34; furniture and fixtures, \$268.64; miscellaneous, \$17,161.29		19,938.79
Interest remitted to home office		15,667.68
Total expenditures during the year.....	\$	592,971.10
Balances	\$	505,255.62

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Mortgage loans on real estate (Schedule B), first liens	\$55,000.00	
Book value of bonds, excluding interest.....	357,311.89	
Cash in company's office, \$1,646.55; deposited in banks, \$11,970.05	13,616.60	
Certificate of deposits in hands of trustee	79,327.13	
Total	\$	505,255.62
Total net ledger assets, as per balances on page 1.....		505,255.62

NON-LEDGER ASSETS.

Interest due, \$500; and accrued, \$329.61 on mortgages	\$	829.61
Interest accrued on bonds and stocks.....		1,250.82
Total carried out.....		2,080.43
Market value (not including interest, in item 9), of bonds and stocks over book value, as per Schedule D.....	\$	13,954.36
Gross premiums in course of collection December 31st, not more than three months due.....\$	92,251.92	
Deduct cost of collection, commission and brokerage.....	26,977.41	
Net amount of uncollected premiums, not more than three months due		65,274.51
Due from other companies for reinsurance on losses already paid		3,086.52
Total admitted assets	\$	588,651.44

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid not yet due.....\$	4,426.48	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....\$	26,446.40	
Losses resisted (not outlawed), including interest, cost and other expenses thereon	19,900.00	
Total amount of claims for losses.....\$	50,372.88	

Deduct reinsurance due or accrued (give list of companies and amounts), as per Schedule E.	12,442 83	
Net amount of unpaid losses.....		\$ 37,930.05
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$355,184.97; unearned premiums (50 per cent).....	\$ 177,592.48	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$211,016.51; unearned premiums (pro rata)...	109,951.95	
Total unearned premiums as computed above.....		287,544.43
Return premiums.....		18,772.75
Total amount of all liabilities.....		\$ 344,247.23
Joint stock capital actually paid up in cash.....	\$ 200,000.00	
Reserve or guaranty fund, represented by scrip or otherwise....	45,404.21	
Divisible surplus.....		245,404.21
Total.....		\$ 589,651.44

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5 under this heading in last year's statement.....	\$ 62,802,507	\$ 813,471.67
Written or renewed during the year.....	53,045,619	669,902.85
Total	\$ 115,848,126	\$ 1,483,374.52
Deduct those expired and marked off as terminated.....	69,962,409	874,976.92
In force at the end of the year.....	\$ 45,885,717	\$ 608,397.60
Deduct amount reinsured.....	2,821,841	42,195.76
Net amount in force.	\$ 43,063,876	\$ 566,201.84
Largest amount written on any one risk not deducting reinsurance.....		\$ 10,000.00

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?	No.
Losses incurred during the year.....	\$387,412 46
Does any officer, director, or trustee receive a commission or royalty on the business of the company?	No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Gross risks written	\$ 457,099.00
Gross premiums received.....	5,795.59
Losses paid	6,785.25
Losses incurred.....	6,788.25
Amount at risk.....	703,653.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
NORTHWESTERN NATIONAL INSURANCE COMPANY.

Organized under the laws of the State of Wisconsin, made to the Auditor of State of the State
of Iowa, pursuant to the laws thereof.

President, ALFRED JAMES.

First Vice-President, WILFORD M. PATTON.

Secretary, W. D. REED.

Second Vice-President, A. F. JAMES.

[Incorporated, February 20, 1869. Commenced business, July 1, 1869.]

CAPITAL STOCK.

Amount of capital stock authorized, \$1,000,000; subscribed for..\$	600,000.00
Amount of capital paid up in cash.....	600,000.00
Amount of net ledger assets, December 31st of previous year....	2,609,016.85
Extended at	\$ 2,609,016.85

INCOME DURING YEAR.

As shown by the books at home office at close
of business December 31st.

	Fire.	Marine and Inland.	
Gross premiums and bills unpaid at close of pre- vious year, as shown by that year's statement..\$	81,735.73		
Deduct amount of same not collected.....	1,502.65		
Net collected.....\$	80,233.08		
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	1,272,260.63	18,023.98	
Total.....\$	1,352,493.71	\$ 18,023.98	
Deduct gross premiums and bills in course of col- lection at this date	97,662.25	.....
Entire premiums collected during the year.\$	1,254,831.46	\$ 18,023.98	
Deduct re-insurance, rebate, abatement, and return premiums.....	234,339.19	155.32	
Received for premiums, other than per- petuals	\$ 1,020,492.27	\$ 17,868.66	\$ 1,038,360.93
Interest on real estate mortgage loans.....		48,073.53	
Interest and dividends on stocks and bonds, \$62,- 637.64; from all other sources, \$1,806.12		64,443.76	
Total rents and interest.....			\$ 112,517.29
Profit on sale or maturity of ledger assets during the year over book values.....			11,693.75
Total income during the year			\$ 1,162,571.97
Total footings.....			\$ 3,771,588.82

DISBURSMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

	Fire.	Marine and Inland.
Gross amount paid for losses, including \$44,114.71 occurring in previous years.....	\$ 498,439.70	\$ 2,543.26
Deduct amounts received for salvages (on losses of the last or previous years), \$895.85 and from reinsurance in other companies, \$43,494.22....	44,390.07	.....
Net amount paid during the year for losses....	\$ 454,049.63	\$ 2,543.26
Paid stockholders for interest or dividends (amount declared during the year).....		72,000.00
Commissions or brokerage to agents, less received on reinsurance.....		232,424.65
Salaries and allowances to agents.....		40,353.02
Rents		10,648.96
Salaries, fees and all other charges, officers, \$27,125; clerks, \$21,707.57; other employees, \$26,509.33		75,341.90
Taxes on premiums.....		37,752.75
Insurance department fees and agents' licenses, \$8,408.19; municipal licenses, \$1,426.07....		9,834.26
Advertising, printing and stationery, \$7,459.42; legal expenses, \$550; miscellaneous, \$38,763.69.....		46,573.11
Losses on sales or maturity of ledger assets.....		199.57
Total expenditures during the year		\$ 981,721.11
Balances		\$ 2,789,867.71

LEDGER ASSETS

As per ledger accounts shown by the books at home office at close of business December 31st.

Mortgage loans on real estate (Schedule B), first liens.....	\$ 1,014,156.67
Book value of bonds excluding interest, \$1,530,029.62; and stocks, \$38,168.75 (Schedule D)	1,568,198.37
Cash in company's office, \$9,378.48; deposited in banks, \$121,609.27	130,987.75
Agents' debit balances (secured) ..	79,408.22

Total	\$ 2,792,751.01
Deduct ledger liabilities:	
Agents' credit balances, \$1,399.29; all other, \$1,484.01	2,883.30

Total net ledger assets, as per balances on page. 1..... \$ 2,789,867.71

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	7,741.59
Interest accrued on bonds and stocks.....	5,333.32

Total carried out.....	\$ 13,074.91
Market value (not including interest in item 9) of bonds and stocks over book value, as per Schedule D.....	25,181.63
Gross premiums in course of collection December 31st, not more than three months due.....	97,662.25
Deduct cost of collection, commission and brokerage.....	24,415.56
Net amount of uncollected premiums, not more than three months due	\$ 73,246.69
Total admitted assets.....	\$ 2,901,370.94

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid not yet due	\$	6,016.28	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....		48,435.84	
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....		1,200.00	
		<hr/>	
Total amount of claims for losses.....	\$	55,652.12	
Deduct reinsurance due or accrued (give list of companies and amounts), as per Schedule E.....		5,024.50	
		<hr/>	
Net amount of unpaid losses.....	\$		50 627.62
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$488,130.39; unearned premiums (50 per cent).....	\$	244,065.19	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$1,945,870.94; unearned premiums (pro rata) ..		987,778.71	
Gross premiums (less reinsurance—cash and bills) received and receivable upon all unexpired inland navigation risks, \$16,666.52; unearned premiums (50 per cent)		8,333.26	
		<hr/>	
Total unearned premiums as computed above.....	\$		1,240,177.16
All other liabilities, viz: Due insurance companies, \$7,785.42; due special agents and attorneys, \$2,150.....			9,935.42
		<hr/>	
Total amount of all liabilities.....	\$		1,300 740.20
Joint stock capital actually paid up in cash.....	\$	600,000.00	
Divisible surplus.....		1,000,630.74	1,600,630.74
		<hr/>	
Total	\$		2,901,370.94

MISCELLANEOUS

	Fire risks.	Premiums thereon.	Marine and Inl'd.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement.	\$ 241,181,270	\$ 2,426,060.02	\$	\$
Written or renewed during the year.	136,092,243	1,272,260.63	217,178.00	18,023.98
		<hr/>		
Total	\$ 377,273,513	\$ 3,698,320.65	\$ 217,178.00	\$ 18,023.98
Deduct those expired and marked off as terminated.....	104,357,635	1,032,500.10	17,600.00	1,357.46
		<hr/>		
In force at the end of the year.	\$ 272,915,878	\$ 2,665,820.55	\$ 199,578.00	\$ 16,666.52
Deduct amount reinsured	23,608,391	231,819.22	.....	.....
		<hr/>		
Net amount in force.....	\$ 249,307,487	\$ 2,434,001.33	\$ 199,578.00	\$ 16,666.52

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?..	No
Losses incurred during the year, fire, \$445,520.78; marine and inland, \$5,958.20; tornado, \$9,159.36.....	\$ 460,638.40
Total amount of the company's stock owned by the directors at par value.....	309,400.00
Does any officer, director, or trustee receive a commission or royalty on the business of the company?.....	No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.	Tornado.	Aggregate.
Gross risks written	\$ 5,418,860.00	\$ 956,214.00	\$ 6,375,074.00
Gross premiums received	67,419.19	5,016.45	72,435.64
Losses paid	29,099.95	652.27	29,752.22
Losses incurred	27,919.48	644.01	28,563.49
Amount at risk	10,599,582.00	4,328,770.00	14,928,352.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
NORWICH FIRE INSURANCE SOCIETY.

Organized under the laws of the Kingdom of Great Britain made to the Auditor of State of
the State of Iowa, pursuant to the laws thereof.

Trustees—Citizens of the United States in whom the assets of the United States branch are
vested:

ANSON W. HARD, J. KENNEDY TOD, W. EMLÉN ROOSEVELT.
Resident Manager, J. MONTGOMERY HARE.

[Society organized, 1797. Commenced business in the U. S. 1877.]

Principal office of the U. S. branch. 56 and 58 Pine street, New York, N. Y.

CAPITAL STOCK.

Amount of capital stock authorized, \$5,500,000; subscribed for . . .	\$ 5,500,000.00
Amount of capital paid up in cash	660,000.00
Amount of net ledger assets, December 31st of previous year . . .	2,055,938.50
Extended at	\$ 2,055,938.50

INCOME DURING YEAR.

As shown by the books at home office at close of business Decem-
ber 31st.

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement	\$ 241,213.32
Net collected	\$ 241,213.32
Gross premiums written and renewed during the year, as per item 2, page 3, part VI	2,173,900.51
Total	\$ 2,415,113.83
Deduct gross premiums and bills in course of collection at this date	253,883.20
Entire premiums collected during the year	\$ 2,161,230.63
Deduct reinsurance, rebate, abatement and return premiums . . .	517,733.66
Received for premiums, other than perpetuals	\$ 1,643,496.97
Interest on real estate mortgage loans	1,800.00
Interest and dividends on stocks and bonds	70,061.22
Total rents and interest	\$ 71,861.22
Profit on sale or maturity of ledger assets during the year over book values	43,634.59
Total income during the year	\$ 1,758,992.78
Total footings	\$ 3,814,931.28

DISBURSEMENTS DURING YEAR

As shown by the books at home office at close of business December 31st.

Gross amount paid for losses.....	\$ 1,196,016.47	
Deduct amounts received for salvages (on losses of the last or previous years), \$16,041.80; and from reinsurance in other companies, \$125,693.57.....	141,735.37	
Net amount paid during the year for losses.....	\$ 1,054,281.10	\$ 1,054,281.10
Commissions or brokerage to agents, less received on reinsurance.....		319,644.69
Rents.....		16,895.74
Salaries, fees and all other charges, officers, \$39,925.94; clerks, \$43,348.15; other employees, \$65,615.38		148,889.47
Taxes on premiums, \$22,377.22; other taxes, \$11,329.63.....		33,706.85
Insurance department fees and agents' licenses, \$10,986.66; municipal licenses, \$5,326.26; tax on franchise, \$1,490.24		17,803.16
Advertising, printing and stationery, \$17,903.58; legal expenses, \$944.77; furniture and fixtures, \$1,207.59; miscellaneous, \$71,294.34		91,350.28
Cash remitted to home office.....		104,714.99
Total expenditures during the year.....		\$ 1,787,286.28
Balances.....		\$ 2,027,645.00

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Mortgage loans on real estate (Schedule B), first liens	\$ 40,000.00	
Book value of bonds excluding interest, \$1,267,498.22; and stocks, \$544,740.08 (Schedule D)	1,812,238.30	
Cash in company's office, \$1,891.88; deposited in banks, \$173,514.82	175,406.70	
Total.....	\$ 2,027,645.00	
Total net ledger assets, as per balance on page 1.....		\$ 2,027,645.00

NON LEDGER ASSETS.

Interest accrued, on mortgages	\$ 150.00	
Interest accrued on bonds and stocks.....	20,501.16	
Total carried out.....		\$ 20,651.16
Market value (not including interest in item 9) of bonds and stocks over book value, as per Schedule D.....		114,665.45
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 231,940.13	
Deduct cost of collection, commission and brokerage.....	44,437.30	
Net amount of uncollected premiums, not more than three months due.....		\$ 187,502.83
Due from other companies for reinsurance on losses already paid (see schedule below)		1,755.34
Total admitted assets.....		\$ 2,352,219.78

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due	\$ 67,186.17
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	69,899.60

Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	21,475.00	
Total amount of claims for losses.....	\$ 158,560.77	
Deduct reinsurance due or accrued (give list of companies and amounts), as per Schedule E.....	14,288.41	
Net amount of unpaid losses.....		\$ 144,272.36
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$1,252,434.03; unearned premiums (50 per cent.).....	\$ 626,217.02	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$1,207,516.97; unearned premiums (pro rata).....	621,004.02	
Total unearned premiums as computed above.....		\$ 1,247,221.04
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued.....		16,632.52
Return premiums, \$8,057.27; and reinsurance premiums, \$3,018.63		11,075.90
Total amount of all liabilities.....		\$ 1,419,201.82
Divisible surplus.....		933,017.96
Total.....		\$ 2,352,219.78

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year, as per line 5, under this heading in last year's statement.....	\$ 260,874,499	\$ 2,523,041.79
Written or renewed during the year.....	213,128,154	2,173,900.51
Total.....	\$ 474,002,653	\$ 4,696,942.30
Deduct those expired and marked off as terminated.....	199,982,220	1,995,482.76
In force at the end of the year.....	\$ 274,020,433	\$ 2,701,459.54
Deduct amount reinsured	25,076,585	241,508.54
Net amount in force.....	\$ 248,943,848	\$ 2,459,951.00
Largest amount written on any one risk, not deducting reinsurance, \$39,000.		

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?.....	No.
Losses incurred during the year, fire.....	\$ 1,042,936.97
Does any officer, director, or trustee receive a commission or royalty on the business of the company?.....	No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire risks.
Gross risks written.....	\$ 3,208,581.00
Gross premiums received.....	34,328.56
Losses paid.....	10,525.26
Losses incurred.....	10,822.76
Amount at risk.....	3,510,296.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
ORIENT INSURANCE COMPANY.

Organized under the laws of the State of Connecticut, made to the Auditor of State of the State
of Iowa, pursuant to the laws thereof.

President, A. G. MCILWAINE. First Vice-President, CHAS. B. WHITING.
Secretary, JAMES WYPER.

[Incorporated. June, 1867 Commenced business January, 1872.]

Home office, 5 Haynes street, Hartford, Conn.

CAPITAL STOCK.

Amount of capital stock authorized, \$2,000,000.00; subscribed for.	\$	500,000.00	
Amount of capital paid up in cash.		500,000.00	
Amount of net ledger assets, December 31st of previous year.		2,236,471.20	
Extended at.			\$ 2,236,471.20

INCOME DURING YEAR.

As shown by the books at home office at close of
business December 31st.

	Fire.	Marine and Inland.	
Gross premiums and bills unpaid at close of pre- vious year, as shown by that year's statement.	\$ 110,443.61	\$ 1,206.39	
Deduct amount of same not collected	3,766.95		
Net collected	\$ 106,676.66	\$ 1,206.39	
Gross premiums written and renewed during the year, as per item 2, page 3, part VI	1,882,964.19	\$ 8,392.37	
Total.	\$ 1,989,640.85	\$ 9,598.76	
Deduct gross premiums and bills in course of collection at this date.	207,634.14		
Entire premiums collected during the year.	\$ 1,782,006.71	\$ 9,598.76	
Deduct reinsurance, rebate, abatement and re- turn premiums.	647,473.92	9,419.56	
Received for premiums other than perpetuals.	\$ 1,134,532.79	\$ 179.20	\$ 1,134,711.99
Rents.		2,343.67	
Interest on real estate mortgage loans, \$11,886.35; on other collateral loans, \$28.34.		11,914.69	
Interest and dividends on stocks and bonds, \$42,882.45; from all other sources, \$18,707.35.		61,589.80	
Total rents and interest.			\$ 75,848.16
Profit on sale or maturity of ledger assets during the year over book values.			67,457.23

IOWA INSURANCE REPORT.

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From all other sources, viz.: (Itemize profit and loss account)	
profit and loss, \$12.00; readjustment of ledger assets, \$3,339.53	3,351.53
Total income during the year.	\$ 1,281,368.91
Total footings.	\$ 3,517,840.11

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

	Fire.	Marine and Inland.	
Gross amount paid for losses (including \$152,196.93 occurring in previous years)...	\$ 1,038,438.05	\$ 21,102.17	
Deduct amounts received for salvages (on losses of the last or previous years), \$4,865.08; and from reinsurance in other companies, \$115,930.48	120,281.94	513.62	
Net amount paid during the year for losses.	\$ 918,156.11	\$ 20,588.55	\$ 938,744.66
Paid stockholders for interest or dividends (amount declared during the year).			25,000.00
Commissions or brokerage to agents, less received on reinsurances..			246,574.94
Rents			7,951.28
Salaries, fees and all other charges, officers. \$26,135.14; clerks, \$25,946.55; other employees, \$34,970.09.			87,051.78
Taxes on premiums, \$24,139.48; on real estate, \$2,337.09.			26,476.57
Insurance department fees and agents' licenses, \$11,841.71, municipal licenses, \$4,578.72.			16,420.43
Advertising, printing and stationery, \$6,407.72; legal expenses, \$1,055.00; repairs and expenses on real estate, \$1,502.87.			8,965.59
Furniture and fixtures, \$1,450.62; miscellaneous, \$74,352.23; agency charges, \$22,563.62.			98,366.47
Interest on collateral.			982.34
Total expenditures during the year.			\$ 1,456,534.06
Balances			\$ 2,061,306.05

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value real estate (Schedule A), unincumbered.	\$ 118,373.19	
Mortgage loans on real estate (Schedule B), first liens.	173,675.00	
Book value of bonds excluding interest. \$1,318,396.67; and stocks. \$399,801.33 (Schedule D)	1,718,198.00	
Cash in company's office, \$5,551.72; deposited in banks, \$49,961.63	55,513.35	
Special deposit New Mexico.	5,000.00	
Total.	\$ 2,070,759.54	
Deduct ledger liabilities:		
Borrowed money.	9,453.49	
Total net ledger assets, as per balances on page 1 . . .		\$ 2,061,306.05

NON-LEDGER ASSETS.

Interest due, \$4,700.25; and accrued. \$601.51, on mortgages.	\$ 5,301.76	
Interest due, \$19,620.50; and accrued, \$5,922.47, on bonds and stocks.	25,542.97	
Rents due.	500.00	
Total carried out		\$ 31,344.

Market value (not including interest, in Item 9), of bonds and stocks over book value, as per Schedule D		89,327.92
Gross premiums in course of collection December 31st, not more than three months due	\$ 203,551.25	
Deduct cost of collection, commission and brokerage	33,895.36	
Net amount of uncollected premiums, not more than three months due		\$ 169,655.89
Reinsurance due from other companies on paid losses.....		3,367.75
Gross assets		\$ 2,355,002.34
Deduct assets not admitted:		
Depreciation from book values of above net ledger assets to bring same to market value—real estate.....		19,312.86
Total admitted assets.....		\$ 2,335,689.48

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due.	\$ 13,011.77	
Losses in process of adjustment, or in suspense, including all reported and supposed losses	208,431.76	
Losses resisted (not outlawed), including interest, costs and other expenses thereon	18,852.11	
Total amount of claims for losses.....	\$ 240,295.64	
Deduct reinsurance due or accrued, as per Schedule E	18,097.40	
Net amount of unpaid losses		\$ 222,198.24
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$875,604.08; unearned premiums (50 per cent)....	\$ 437,802.04	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$959,261.89; unearned premiums (pro rata).....	490,802.76	
Total unearned premiums as computed above....		\$ 928,604.80
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued		2,500.00
Return premiums, \$1,820.98; and reinsurance premiums, \$20,639.53; less commissions	\$ 4,115.43	18,345.08
Total amount of all liabilities		\$ 1,171,648.12
Joint stock capital actually paid up in cash	\$ 500,000.00	
Divisible surplus	664,041.36	1,164,041.36
Total ...		\$ 2,335,689.48

MISCELLANEOUS.

	Fire risks.	Premiums thereon	Marine and Inland.	Premiums thereon.
In force on the 31st day of December of the previous year.....	\$ 174,075,899	\$ 2,018,743.75	\$ 762,436	\$ 23,730.25
Written or renewed during year..	188,790,718	1,882,964.19	266,264	8,392.37
Total	\$ 362,866,617	\$ 3,901,707.94	\$ 1,028,700	\$ 32,122.62
Deduct those expired and marked off as terminated.....	155,425,077	1,858,293.30	610,725	25,388.75
In force at the end of the year. ..	\$ 207,441,540	\$ 2,043,414.64	\$ 417,975	\$ 6,733.87

Deduct amount reinsured.....	39,176.133	208,548.69	417,975	6,733.87
Net amount in force.....\$	168,265,407	\$ 1,834,865.95	.....	.....
Largest amount written on any one risk, not deducting reinsurance, \$60,000.				

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?.....	..No.
Losses incurred during the year, fire, \$944,862.78; marine and inland, \$31,379.19.	\$ 976,241.97
Total amount of the company's stock owned by the directors at par value.....	3,000.00
Does any officer, director, or trustee receive a commission or royalty on the business of the company?.....	No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Gross risks written.....	\$ 994,772.00
Gross premiums received.....	13,590.00
Losses paid.....	15,384.00
Losses incurred.....	15,623.00
Amount at risk.....	1,486,437.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
PACIFIC FIRE INSURANCE COMPANY.

Organized under the laws of the State of New York, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, FRANK F. STINSON. Secretary, GEORGE JEREMIAH

[Incorporated, April 16, 1851. Commenced business, April 29th, 1851.]

Home office, 32 Pine Street, New York City.

CAPITAL STOCK.

Amount of capital stock authorized, \$200,000; subscribed for.....	\$ 200,000.00
Amount of capital paid up in cash.....	200,000.00
Amount of net ledger assets, December 31st of previous year....	644,194.37
Extended at.....	\$ 644,194.37

INCOME DURING YEAR

As shown by the books at home office at close of business December 31st.

	Fire
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	\$ 83,568.88
Deduct amount of same not collected.....	230.26
Net collected.....	\$ 83,338.62
Gross premiums written and renewed during the year, as per Item 2, page 3, part VI.....	619,228.49
Total	\$ 702,567.11

Deduct gross premiums and bills in course of collection at this date	77,393.86	
Entire premiums collected during the year.....	\$ 625,173.25	
Deduct reinsurance, rebate, abatement and return premiums...	224,542.37	
Received for premiums other than perpetuals.....	400,630.88—	\$ 400,630.88
Rents	253.24	
Interest on real estate mortgage loans.....	10,397.15	
Interest and dividends on stocks and bonds.....	14,113.97	
Total rents and interest.....		24,764.36
Profit on sale or maturity of ledger assets during the year over book values.....		43,557.41
From other sources, viz: received account old profit and loss items, etc.....		114.10
Total income during the year.....		469,066.75
Total footings.....		\$ 1,113,261.12

DISBURSEMENTS DURING YEAR

As shown by the books at home office at close of business December 31st.		
Gross amount paid for losses (including \$74,550.12 occurring in previous years).....	\$ 378,786.29	
Deduct amounts received for salvages (on losses of the last or previous years) \$3,720.15; and from reinsurance in other companies, \$72,286.75.....	76,006.90	
Net amount paid during the year for losses.....		\$ 302,779.39
Paid stockholders for interest or dividends; amount declared during the year.....		20,000.00
Commissions or brokerage to agents, less received on reinsurances		94,688.55
Salaries and allowances to agents.....		1,171.48
Rents, less \$1,200 from sub leases.....		2,590.00
Salaries, fees and all other charges; officers, \$14,893.32; clerks, \$15,244.38; other employees, \$11,999.13.....		42,136.83
Taxes on premiums, \$8,888.29; on real estate, \$197.46.....		9,085.75
Insurance department fees and agents' licenses, \$3,366.70; municipal licenses, \$1,125.32.....		4,492.02
Advertising, printing and stationery, \$3,101.67; legal expenses, \$600.00; furniture and fixtures, \$336.79; miscellaneous, \$25,519.82.....		29,558.28
Other disbursements, viz: legal advertising, \$421.54; interest on borrowed money, \$2,209.20; profit and loss account, protested checks, etc, \$604.07.....		3,234.81
Total expenditures during the year.....		509,737.11
Balances		\$ 603,524.01

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.	
Book value real estate (Schedule A), unincumbered.	\$ 9,015.50
Mortgage loans on real estate (Schedule B), first liens.....	189,600.00
Book value of bonds excluding interest, \$310,000.00, and stocks, \$90,300.00 (Schedule D).....	400,300.00
Cash in company's office, \$1,747.32; deposited in banks, \$61,861.19.....	63,608.51
Total	\$ 662,524.01

IOWA INSURANCE REPORT.

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Deduct ledger liabilities:

Borrowed money 59,000.00

Total net ledger assets, as per balances on page 1. \$ 603,524.01

NON-LEDGER ASSETS.

Interest accrued on mortgages.....\$ 1,488.23
Interest accrued, \$1,837.09; on bonds and stocks..... 1,837.09
Interest accrued, \$410.00 on other assets..... 410.00

Total carried out..... 3,735.32
Market value (not including interest in item 9) of bonds and
stocks over book value, as per Schedule D..... 35,594.50
Gross premiums in course of collection December 31st, not more
than three months due 75,898.85
Deduct cost of collection, commission and brokerage..... 15,909.35

Net amount of uncollected premiums not more than three
months due..... 59,989.50
Gross premiums in course of collection December 31st, more
than three months due, carried in, \$1,495.05

Gross assets..... \$ 702,843.33
Total admitted assets..... \$ 702,843.33

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due.....\$ 24,911.29
Losses in process of adjustment, or in suspense, including all
reported and supposed losses..... 39,585.00
Losses resisted (not outlawed), including interest, costs and
other expenses thereon. 1,500.00

Total amount of claims for losses.....\$ 65,996.29
Deduct reinsurance due or accrued (give list of companies and
amounts) as per Schedule E 24,652.69

Net amount of unpaid losses..... \$ 41,343.60
Gross premiums (less reinsurance) received and receivable upon
all unexpired fire risks, running one year or less from date
of policy, including interest premiums on perpetual fire
risks, \$290,217.95; unearned premiums (50 per cent)\$ 145,108.97
Gross premiums (less reinsurance) received and receivable upon
all unexpired fire risks, running more than one year from
date of policy, \$346,311.31; unearned premiums (pro rata).... 174,838.21

Total unearned premiums as computed above..... \$ 319,947.18
Interest due or accrued remaining unpaid..... 375.38
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due
or accrued..... 7,916.66
Return premiums, \$833.99; and reinsurance premiums, \$11,283.06 12,117.05

Total amount of all liabilities \$ 381,699.87
Joint stock capital actually paid up in cash.....\$ 200,000.00
Divisible surplus 121,143.46— 321,143.46
Total..... \$ 702,843.33

MISCELLANEOUS

	Fire risks.	Premiums thereon
In force on the 31st day of December of the previous year, as per line 5 under this heading in last year's statement.....	\$ 78,725,094	\$ 725,069.52
Written or renewed during the year.....	61,847.417	619,228.49
Total.....	\$ 140,572.511	\$ 1,344,298.01
Deduct those expired and marked off as terminated.....	58,066.774	566,112.81
In force at the end of the year.....	\$ 82,505.737	\$ 778,185.20
Deduct amount reinsured.....	15,657,283	141,655.94
Net amount in force.....	\$ 66,848.454	\$ 636,529.26
Largest amount written on any one risk, not deducting reinsurance, \$20,000.00		

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?.....	No.
Losses incurred during the year.....	\$ 275,859.82
Total amount of the company's stock owned by the directors at par value.....	50,100.00
Does any officer, director, or trustee receive a commission or royalty on the business of the company	No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks
Gross risks written.....	\$ 1,059,610.00
Gross premiums received	13,919.43
Losses paid	9,703.73
Losses incurred.....	6,664.33
Amount at risk.....	1,695,298.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
PALATINE INSURANCE COMPANY.

Organized under the laws of Great Britain, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

Manager, A. H. WRAY. Assistant Manager, C. J. HOLMAN.

[Incorporated, August 22, 1900]

Home office. 24-26 Cornhill, London, England.

CAPITAL STOCK.

Amount of capital stock authorized and subscribed for.....	\$ 500,000.00
Amount of capital paid up in cash.....	500,000.00

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.

Received from home office.....	\$ 892,000.00
Total income during the year.....	\$ 892,000.00
Total footings.....	\$ 892,000.00
Balances	\$ 892,000.00

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value of bonds excluding interest \$430,500; and stocks \$461,500 (Schedule D)	\$	892,000.00
Total net ledger assets, as per balances on page 1.	\$	892,000.00
Gross assets	\$	892,000.00
Total admitted assets	\$	892,000.00
Divisible surplus		892,000.00
Total	\$	892,000.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
PELICAN ASSURANCE COMPANY.

Organized under the laws of the State of New York, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, A. D. IRVING. Vice-President, E. B. CLARK.
Asst. Secretary, A. D. IRVING, JR. Second Vice-President and Secretary. L. P. BAYARD.
[Incorporated, March 7, 1899. Commenced business, May 1, 1899.

Home office, 37 and 39 Liberty street, New York, N. Y.

CAPITAL STOCK.

Amount of capital stock authorized, \$200,000; subscribed for...	\$	200,000.00
Amount of capital stock paid up in cash		200,000.00
Amount of net ledger assets, December 31st of previous year....		325,679.98
Extended at.	\$	325,679.98

INCOME DURING YEAR

As shown by the books at home office at close of business December 31st.

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	\$	17,456.03	Fire.
Net collected	\$	17,456.03	
Gross premiums written and renewed during the year, as per item 2, page 3. part VI.....		190,036.57	
Total	\$	207,492.60	
Deduct gross premiums and bills in course of collection at this date		27,721.00	
Entire premiums collected during the year.....	\$	179,771.60	
Deduct reinsurance, rebate, abatement and return premiums...		46,118.90	
Received for premiums other than perpetuals.....	\$	133,652.70	\$ 133,652.70
Interest and dividends on stocks and bonds.....		9,221.57	
Total rents and interest	\$	9,221.57	
Total income during the year		142,874.27	
Total footings.....	\$	463,554.25	

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

	Fire.	
Gross amount paid for losses (including \$8,814.93 occurring in previous years)	\$ 71,202.65	
Deduct amounts received for salvages (on losses of the last or of previous years), \$2,070.19; and from re-insurance in other companies, \$3,498.96.....	5,569.15	
Net amount paid during the year for losses.	\$ 65,633.50	\$ 65,633.50
Commissions or brokerage to agents, less received on reinsurances		34,283.42
Salaries, fees and all other charges, officers.....		4,140.00
Taxes on premiums		3,566.25
Insurance department fees and agents' licenses.....		1,097.14
Advertising, printing and stationery, \$1,158.93 furniture and fixtures, \$12.00; miscellaneous, \$6,625.33.....		7,796.26
Total expenditures during the year		\$ 116,516.57
Balance.....		\$ 352,037.68

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value of bonds, excluding interest.. ..	\$ 332,014.26	
Cash deposited in bank.....	18,709.29	
Re-insurance due on losses already paid.....	1,314.13	
Total.....	\$ 352,037.68	
Total net ledger assets, as per balance on page 1.....		\$ 352,037.68

NON-LEDGER ASSETS

Interest due and accrued on bonds and stocks.....	\$ 2,723.20	
Total carried out.....		\$ 2,723.20
Market value (not including interest, in item 9) of bonds and stocks over book value, as per Schedule D		5,232.74
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 27,321.44	
Deduct cost of collection, commission and brokerage.....	6,896.21	
Net amount of uncollected premiums, not more than three months due.....		20,425.23
Gross assets		\$ 380,418.85
Total admitted assets.....		\$ 380,418.85

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due.....	\$ 1,496.00	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.	16,737.00	
Total amount of claims for losses... ..	\$ 18,233.00	
Deduct reinsurance due or accrued, as per Schedule E	3,021.00	
Net amount of unpaid losses.....		\$ 15,212.00

Gross premiums (less reinsurance, received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$112,613.86 unearned premiums (50 per cent).....	\$	56,306.93	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$23,374.85; unearned premiums (pro rata)...		17,465.82	
Total unearned premiums as computed above.....	\$		73,772.75
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued			1,428.93
Return premiums, \$4,670.67; and reinsurance premiums, \$2,-059.50.....	\$		6,730.17
Total amount of all liabilities.....	\$		97,143.85
Joint stock capital actually paid up in cash.....	\$	200,000.00	
Divisible surplus		83,275.00	283,275.00
Total.....	\$		380,418.85

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year, as per line 5 under this heading in last year's statement.....	\$ 7,693,021	\$ 64,384.18
Written or renewed during the year.....	20,889,907	190,036.57
Total	\$ 28,582,928	\$ 254,420.75
Deduct those expired and marked off as terminated.....	11,286,797	96,323.94
In force at end of the year	\$ 17,296,131	\$ 158,096.81
Deduct amount reinsured.....	2,372,239	22,108.10
Net amount in force.....	14,923,892	\$ 135,988.71
Largest amount written on any one risk, not deducting reinsurance, \$7,500.00.		

GENERAL INTERROGATORIES

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?..	No.
Losses incurred during the year, fire	\$ 72,186.94
Total amount of the company's stock owned by the directors at par value.....	6,500.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Gross risks written	\$ 55,800.00
Gross premiums received	732.75
Losses paid	14.48
Losses incurred	14.48
Amount at risk	58,590.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
PENNSYLVANIA FIRE INSURANCE COMPANY,

Organized under the laws of the State of Pennsylvania, made to the Auditor of State of the State
of Iowa, pursuant to the laws thereof.

President, R. DALE BENSON.

Vice-President, JOHN L. THOMPSON.

Secretary, W. GARDNER CROWELL.

[Incorporated, March, 1825.]

Commenced business, April, 1825.]

Home Office, 510 Walnut Street,

CAPITAL STOCK.

Amount of capital stock authorized \$400,000.00; subscribed for..	\$	400,000.00
Amount of capital paid up in cash		400,000.00
Extended at.....		\$ 4,813,927.09

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	Fire.	\$	268,890.50
Net collected.....	\$	268,890.50	
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....		2,531,808.12	
Total.....	\$	2,800,698.62	
Deduct gross premiums and bills in course of collection at this date		285,093.78	
Entire premiums collected during the year....	\$	2,515,604.84	
Deduct reinsurance, rebate, abatement and return premiums....		596,610.30	
Received for premiums other than perpetuals.....			\$ 1,918,994.54
Deposit premiums, received on perpetual risks.....			36,332.28
Rents.....	\$	9,668.43	
Interest on real estate mortgage loans, \$29,204.62; on other collateral loans, \$10,436.16.....			
Interest and dividends on stocks and bonds \$162,323.59 from all other sources \$1,597.47....		203,561.84	
Total rents and interest.....	\$	213,230.27	
Profit on sale or maturity of ledger assets during the year over book values			18,650.00
Transfers, etc.....			1,061.28
Total income during the year.....			2,188,268.37
Total footings			\$ 7,002,195.46

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business
December 31st.

Gross amount paid for losses.....	\$ 1,375,518.85	
Deduct amounts received for salvages (on losses of the last or previous years) and from reinsurance in other companies....	124,508.69	
Net amount paid during the year for losses.		\$ 1,251,010.16
Deposit premiums returned		\$ 21,762.54
Paid stockholders for interest or dividends (amount declared during the year)		100,000.00
Commissions or brokerage to agents, less received on reinsur- ances.....		445,125.67
Salaries, fees and all other charges, officers, \$33,500.00 clerks, \$15,260.00; other employees, \$44,838.00.		93,598.00
Taxes on premiums \$30,120.32; on real estate. \$3,430.79.....		33,551.11
Insurance department fees and agents' licenses, \$10,951.61; munic- ipal licenses, \$6,251.42; internal revenue, \$11,156.81.....		28,359.24
Advertising, printing and stationery, \$24,090.94; repairs and ex- penses on real estate, \$3,982.79; miscellaneous, \$73,771.21...		101,844.94
Losses on sales or maturity of ledger assets.....		15,604.80
Total expenditures during the year.		2,090,856.46
Balances		\$ 4,911,339.00

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at
close of business December 31st

Book value real estate (Schedule A), unincumbered	\$ 228,534.34	
Mortgage loans on real estate (Schedule B), first liens.....	735,100.00	
Loans secured by pledge of bonds, stocks, or other collateral, Schedule C.....	243,200.00	
Book value of bonds excluding interest. \$3,491,251.41 and stocks \$65,868.73 (Schedule D).....	3,557,120.14	
Cash in company's office, \$1,632.91; deposited in banks, \$144,051.61.....	145,684.52	
Bills receivable.....	1,700.00	
Total.....	\$ 4,911,339.00	
Total net ledger assets, as per balances on page 1..		\$ 4,911,339.00

NON-LEDGER ASSETS.

Interest due, \$6,147.50, and accrued, \$6,196.90 on mortgages...	\$ 12,344.40	
Interest accrued, \$1,664.69 on collateral loans	1,664.69	
Rents due and accrued.....	393.47	
Total carried out.		\$ 14,402.56
Market value of real estate over book value, as per Schedule A		1,132.33
Market value (not including interest, in item 9), of bonds and stocks over book value, as per Schedule D.....		122,954.86
Gross premiums in course of collection December 31st, not more than three months due	\$ 289,093.78	
Deduct cost of collection, commission and brokerage.....	4,000.00	
Net amount of uncollected premiums, not more than three months due.		285,093.78
Gross assets.....		\$ 5,334,922.53
Total admitted assets.....		\$ 5,334,922.53

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due.....	\$	56,509.80	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....		135,809.22	
Losses resisted, not outlawed, including interest, costs and other expenses thereon.....		8,600.00	
		<hr/>	
Total amount of claims for losses.	\$	200,919.02	
		<hr/>	
Net amount of unpaid losses.....			\$ 200,919.02
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$1,678,113.42; unearned premiums (50 per cent)..<	\$	839,056.71	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, unearned pr miums (<i>pro rata</i>).....		879,944.88	
		<hr/>	
Total unearned premiums as computed above			\$ 1,719,001.59
Amount reclaimable by the insured on perpetual fire insurance policies, being per cent. of the premium or deposit received.			851,117.95
		<hr/>	
Total amount of all liabilities			\$ 2,771,038.56
Joint stock capital actually paid up in cash	\$	400,000.00	
Divisible surplus.		2,163,883.97	
		<hr/>	
Total			\$ 5,334,922.53

MISCELLANEOUS.

	Fire risks	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement.	\$ 370,220,236	\$ 3,264,049.50
Written or renewed during the year.....	232,425,355	2,531,808.12
<hr/>		<hr/>
Totals.	\$ 602,645,591	\$ 5,795 857.62
Deduct those expired and marked off as terminated	213,370,054	2,127,854.39
<hr/>		<hr/>
In force at the end of the year	\$ 389,275,537	\$ 3,668,003.23
Deduct amount reinsured.....	45,982,651	354,318.59
<hr/>		<hr/>
Net amount in force.....	\$ 343,292,886	\$ 3,313,684.64
Perpetual risks (not included above).....		\$ 37,482,911.00
Premiums on same.....		933,309.14
Largest amount in any one hazard.....		50,000 00

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?	No.
Losses incurred during the year (Fire).....	\$ 1,258,714.30
Total amount of company's stock owned by the directors at par value.....	55,400.00
Total amount loaned to stockholders, not officers.....	5,700.00
Does any officer, director or trustee receive a commission or royalty on the business of the company?	No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.	Tornado.	Aggregate.
Gross risks written.....	\$ 2,104,121.00	\$ 187,170.00	\$ 2,291,291.00
Gross premiums received.....	27,566.00	1,082.00	28,648.00
Losses paid	12,110.00	34.00	12,144.00
Losses incurred	12,298.00	34.00	12,332.00
Amount at risk.			3,413,533.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
PHENIX INSURANCE COMPANY.

Organized under the laws of the State of New York, made to the Auditor of State of the
 State of Iowa, pursuant to the laws thereof.

President, GEORGE P. SHELDON.

Vice-President, GEORGE INGRAHAM.

Secretary, WILLIAM A. WRIGHT.

[Incorporated, September 10, 1853.

Commenced business, September 10, 1853.]

Home Office, 16 Court St., Brooklyn, N. Y.

CAPITAL STOCK.

Amount of capital stock authorized and subscribed for. \$1,000,000.00

Amount of capital paid up in cash..... 1,000,000.00

Amount of net ledger assets, December 31st of previous year.. ... 5,401,629.82

Extended at..... \$ 5,401,629.82

INCOME DURING YEAR.

As shown by the books at home office at close of business December
 31st.

Gross premiums and bills unpaid at close of previous year, as
 shown by that year's statement\$ 15,877.02

Net collected\$ 15,877.02

Gross premiums written and renewed during the year, as per
 item 2, page 3, part VI 4,117,627.33

Total..... \$ 4,133,504.35

Deduct gross premiums and bills in course of collection at this
 date..... 34,314.39

Entire premiums collected during the year\$ 4,099,189.96

Deduct reinsurance, rebate, abatement and return premiums .. 742,210.05

Received for premiums other than perpetuals.....\$ 3,356,979.91 \$ 3,356,979.91

Rents from company's property, including \$5,200..... 38,209.43

Interest on real estate mortgage loans, \$3,950.98; on other collat-
 eral loans, \$3,726.40 7,677.38

Interest and dividends on stocks and bonds..... 127,153.02

Total rents and interest \$ 173,039.83

Total income during the year..... \$ 3,530,019.74

Total footings..... \$ 8,931,649.56

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross amount paid for losses (including \$165,726.91 occurring in previous years)	\$ 2,156,152.99	
Deduct amounts received for salvages (on losses of the last or previous years), \$13,037.40 and from reinsurance in other companies, \$207,229.17	220,266.57	
Net amount paid during the year for losses	\$ 1,935,886.42	\$ 1,935,886.42
Paid stockholders for interest or dividends (amount declared during the year)		100,000.00
Commissions or brokerage to agents, less received on reinsurances		628,691.20
Rents, \$5,200		38,486.80
Salaries, fees and all other charges; officers, \$47,500; clerks, \$180,091; other employees, \$91,944.39		319,535.39
Taxes on premiums, \$56,735.06; on real estate, \$5,308.19		62,043.25
Insurance department fees and agent's licenses, \$19,634.86; internal revenue tax, \$21,263.79; municipal licenses, \$9,446.34 tax on franchise, \$390		50,734.99
Advertising, printing and stationery, \$51,220.09; legal expenses, \$9,602.17; repairs and expenses on real estate, \$13,370.81; furniture and fixtures, \$1,337.57; miscellaneous \$143,417.38		218,948.02
Losses on sales or maturity of ledger assets, \$65,323.91; other disbursements, viz.: traveling expenses, \$63,213.01; exchange postage, express, telegrams, etc., \$34,623.34		163,160.26
Total expenditures during the year		\$ 3,517,486.33
Balances		\$ 5,414,163.23

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st, 1900.

Book value real estate, unincumbered	\$ 401,404.39	
Mortgage loans on real estate (Schedule B), first liens	75,600.00	
Loans secured by pledge of bonds, stocks or other collateral (Schedule C)	66,900.00	
Book value of bonds excluding interest, \$1,249,470.64; and stocks, \$2,581,977.71 (Schedule D)	3,831,448.35	
Cash in company's office, \$2,706; deposited in banks, \$621,256.39	623,962.39	
Agents debt balance, secured	416,190.88	
Total	\$ 5,415,506.01	
Deduct ledger liabilities; Agents credit balances	1,342.78	
Total net ledger assets, as per balances on page 1		\$ 5,414,163.23

NON-LEDGER ASSETS.

Interest due and accrued, \$1,211.64 on mortgages.	\$ 1,211.64	
Interest due and accrued on bonds and stocks	6,516.67	
Rents due and accrued on company's property or lease	3,112.38	
Total carried out		\$ 10,840.69
Market value of real estate over book value, as per Schedule A ..		\$ 141,595.61
Market value (not including interest), of bonds and stocks over book value, as per Schedule D		226,876.65
Gross premiums in course of collection December 31st, not more than three months due ..	\$ 34,314.39	

Deduct cost of collection, commission and brokerage.....	5,147.15	
Net amount of uncollected premiums, not more than three months due.....		\$ 29,167.24
Gross assets		\$ 5,822,643.42

NON-LEDGER LIABILITIES.

Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	226,825.50	
Losses resisted (not outlawed), including interest, costs and other expenses thereon	11,790.00	
Total amount of claims for losses	\$ 238,615.50	
Net amount of unpaid losses.....		\$ 238,615.50
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy including interest premiums on perpetual fire risks, \$1,944,434.19; unearned premiums (50 per cent.)	\$ 972,217.10	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$4,080,285.79; unearned premiums (pro rata).	2,067,186.87	
Total unearned premiums as computed above.....		\$ 3,039,403.97
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued.....		2,229.92
Return premiums, \$476.98; and reinsurance premiums, \$8,137.41		8,614.39
Total amount of all liabilities.		\$ 3,288,863.78
Joint stock capital actually paid up in cash.....	\$ 1,000,000.00	
Divisible surplus	1,533,779.64—	2,533,779.64
Total....		\$ 5,822,643.42

MISCELLANEOUS.

	Fire risks.	Premiums thereon
In force on the 31st day of December of the preceding year.....	\$ 556,519,631	\$ 6,193,577.77
Written or renewed during the year.....	373,415,424	4,117,627.33
Total.....	\$ 929,935,055	\$10,311,205.10
Deduct those expired and marked off as terminated.....	352,830,800	3,929,421.39
In force at the end of the year.....	\$ 577,104,255	\$ 6,381,783.71
Deduct amount reinsured	37,170,965	357,063.73
Net amount in force.....	\$ 539,933,290	\$ 6,024,719.98

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?	No.
What amount of installment notes is owned and now held by the company.....	\$ 113,656.76
Losses incurred during the year, fire.....	1,965,864.06
Total amount of the company's stock owned by the directors at par value.....	1,466.50
Does any officer, director, or trustee receive a commission or royalty on the business of the company?.....	No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire and Tornado.
Gross risks written.....	\$ 4,951,204.00
Gross premiums received.....	69,387.35
Losses paid.....	22,858.30
Losses incurred	23,437.19

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
PHOENIX INSURANCE COMPANY,

Organized under the laws of the State of Connecticut, made to the Auditor of State
of the State of Iowa, pursuant to the laws thereof.

President, D. W. C. SKILTON.
Secretary, EDWARD MILLIGAN.

Vice-President, J. H. MITCHELL.
Assistant Secretary, JOHN B. KNOX.

[Incorporated May, A. D. 1854.

Commenced business, June, 1854.

CAPITAL STOCK.

Amount of capital stock authorized, \$5,000,000; subscribed for....	\$ 2,000,000.00
Amount of capital paid up in cash.....	2,000,000.00
Amount of net ledger assets, December 31st of previous year..	4,235,327.19
Extended at.....	\$ 4,235,327.19

INCOME DURING YEAR

As shown by the books at home office at close of business December 31st.

	Fire.	
Entire premiums collected during the year.....	\$ 3,228,428.77	
Deduct reinsurance, rebate, abatement and return premiums..	459,281.80	
Received for premiums other than perpetuals.....	\$ 2,769,146.97	\$ 2,769,146.97
Rents.	20,864.05	
Interest on real estate mortgage loans, \$6,347.43; on other collateral loans, \$540.	6,887.43	
Interest and dividends on stocks and bonds	203,201.60	
Total rents and interest.....		230,953.08
Profits on sale or maturity of ledger assets during the year over book values.....		4,889.93
Total income during the year.....		3,004,989.98
Total footings.....		\$ 7,240,317.17

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

	Fire.	
Gross amount paid for losses (including \$239,225.02 occurring in previous years).....	\$ 1,846,781.45	
Deduct amounts received for salvages (on losses of the last or previous years), \$11,052.89; and from reinsurance in other companies, \$106,268.95.....	117,321.84	
Net amount paid during the year for losses.....	\$ 1,729,459.61	1,729,459.61
Paid stockholders for interest or dividends.....		280,000.00
Commissions or brokerage to agents, less received on reinsurance.....		516,420.00

IOWA INSURANCE REPORT.

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Rents.....	16,245.17
Salaries, fees and all other charges. officers, \$29,500; clerks, \$82,740.60; other employees, \$74,451.74.....	186,692.34
Taxes on premiums, \$62,211.26; on real estate, \$84,868; insurance department fees and agents' licenses, \$17,303.49; municipal licenses. \$8,800.37.....	93,183.12
Advertising, printing and stationery, \$23,198.38; legal expenses, \$6,327.77; repairs and expenses on real estate, \$4,186.59; miscellaneous, \$240,931.53.....	274,644.27
Losses on sales or maturity of ledger assets.....	25,477.85
Total expenditures during the year.....	3,122,122.36
Balance	\$ 4,118,194.81

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value real estate (Schedule A), unincumbered.....	\$ 486,670.86
Mortgage loans on real estate (Schedule B), first liens	84,169.61
Loans secured by pledge of bonds, stock or other collaterals (Schedule C).....	9,000.00
Book value of bonds excluding interest, \$1,163,689.76; and stocks, \$1,859,899.30 (Schedule D).....	3,023,589.06
Cash in company's office, \$26,728.85; deposited in banks, \$245,517.11.....	272,245.96
Agents' debit balances.....	261,072.20
Total.....	\$ 4,118,747.69
Deduct ledger liabilities:	
Agents' credit balances	552.88
Total net ledger assets.....	\$ 4,118,194.81

NON-LEDGER ASSETS.

Interest due, \$219.50, and accrued \$2,108.47, on mortgages.....	\$ 2,327.97
Interest accrued \$29,045.53, on bonds and stocks	29,045.53
Interest accrued on collateral loans.....	270.00
Interest accrued on other assets	420.00
Rents due, \$3,670; and accrued \$1,252.37, on company's property or lease.....	4,922.37
Total carried out.....	36,985.87
Market value of real estate over book value (Schedule A).	39,574.96
Market value (not including interest in item 9) of bonds and stocks over book value, as per Schedule D.....	1,179,448.44
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 283,350.00
Deduct cost of collection, commission and brokerage.....	56,670.00
Net amount of uncollected premiums, not more than three months due.....	226,680.00
Gross assets	\$5,600,884.08
Deduct assets not admitted:	
Agents' debit balances, unsecured ..	\$ 17,389.83
Total admitted assets.....	\$ 5,583,494.25

NON-LEDGER LIABILITIES

Losses adjusted and unpaid, not yet due.....	\$	48,756.87	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....		194,199.50	
Losses resisted (not outlawed), including interest, cost and other expenses thereon.....		16,238.80	
<hr/>			
Total amount of claims for losses.....	\$	259,195.17	
Deduct reinsurance due or accrued, (give list of companies and amounts, as per Schedule E).....		6,133.02	
<hr/>			
Net amount of unpaid losses.....	\$		253,062.15
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$1,889,894.91; unearned premiums (50 per cent).....	\$	944,947.46	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$2,199,227.73; unearned premiums (pro rata).....		1,142,934.71	
<hr/>			
Total unearned premiums as computed above.....			2,087,882.17
<hr/>			
Total amount of all liabilities	\$		2,340,944.32
Joint stock capital actually paid up in cash.....			2,000,000.00
Divisible surplus.....			1,242,549.93
<hr/>			
Total.....	\$		5,583,494.25

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement	\$387,052,370	\$4,077,640.59
Written or renewed during the year.....	335,540,990	3,228,428.77
<hr/>		
Total.....	\$722,593,360	\$7,306,069.36
Deduct those expired and marked of as terminated.....	311,043,562	3,035,840.52
<hr/>		
In force at the end of the year.....	\$411,549,798	\$4,270,228.84
Deduct amount reinsured.....	16,565,761	181,106.20
<hr/>		
Net amount in force.....	\$394,984,037	\$4,089,122.64
Largest amount written on any one risk, not deducting reinsurance, \$70,000.00		

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?.....	No.
Losses incurred during the year, fire, \$1,722,943.00; tornado, \$8,211.00.....	\$ 1,731,154.00
Total amount of the company's stock owned by the directors at par value.....	64,600.00
Total amount loaned to officers and directors, \$30,000.00; loaned to stockholders, not officers, \$39,000.00.....	69,000.00
Does any officer, director or trustee receive a commission or royalty on the business of the company?.....	No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.	Tornado risks	Aggregate.
Gross risks written.....	\$ 4,129,496.00	\$ 249,525.00	\$ 4,379,021.00
Gross premiums received.....	54,971.82	1,555.43	56,527.25
Losses paid.....	24,459.71	75.24	24,534.95
Losses incurred.....	27,698.05	75.24	27,773.29
Amount at risk.....	5,806,274.00	830,650.00	6,636,924.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
UNITED STATES BRANCH OF THE PHOENIX ASSURANCE COM-
PANY OF LONDON.

Organized under the laws of the Kingdom of Great Britain, made to the Auditor of State of
the State of Iowa, pursuant to the laws thereof.

Manager, A. D. IRVING.

Assistant Manager, E. B. CLARK.

Second Assistant Manager, L. P. BAYARD.

Secretary, A. D. IRVING, JR.

[Incorporated, January 17, 1782. Commenced business in U. S., October, 1879.]

Head office of U. S. Branch, 37 and 39 Liberty street, New York City

CAPITAL STOCK

Amount of net ledger assets, December 31st of previous year..\$ 2,620,991.11

Extended at.....\$ 2,620,991.11

INCOME DURING YEAR.

As shown by the books at home office at close of business De-
cember 31st.

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	\$ 235,143.70
Deduct amount of same not collected	2,402.85

Net collected.....	\$ 232,740.85
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Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	\$ 3,432,350.19
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Total	\$ 3,665,091.04
Deduct gross premiums and bills in course of collection at this date.....	241,602.41

Entire premiums collected during the year.....	\$ 3,423,488.63
Deduct reinsurance, rebate, abatement and return premiums.....	1,142,166.55

Received for premiums other than perpetuals.....	\$ 2,281,322.08	\$ 2,281,322.0
Interest and dividends on stocks and bonds,.....	73,210.26	

Total rents and interest.....	\$ 73,210.26
From all other sources, viz.: (Itemize profit and loss account) received from home office	48,625.00

Total income during the year.....	\$ 2,403,157.34
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Total footings.....	\$ 5,024,148.45
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DISBURSEMENTS DURING YEAR

As shown by the books at home office at close of business December 31st.

Gross amount paid for losses, including \$253,326.00, occurring in previous years.....	\$ 2,255,470.53	
Deduct amounts received for salvages (on losses of the last or previous years) \$20,928.55; and from reinsurance in other companies, \$674,088.34.....	695,016.89	
Net amount paid during the year for losses.....	\$ 1,560,453.64	\$ 1,560,453.64
Commissions or brokerage to agents, less received on reinsurance.....		446,941.96
Rents		17,022.54
Salaries, fees and all other charges; officers, \$38,400.00; clerks, \$97,931.29.		136,331.29
Taxes on premiums.....		76,105.74
Insurance department fees and agents' licenses.....		6,529.15
Advertising, printing and stationery, \$19,924.04; furniture and fixtures, \$691.43; miscellaneous, \$95,841.67.....		116,457.14
Other disbursements, viz.: Remitted to home office.....		76,222.43
Total expenditures during the year.....		\$ 2,436,063.89
Balance		\$ 2,588,084.56

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value of bonds excluding interest.....	2,155,293.00	
Cash in company's office, \$221.63; deposited in bank, \$23,224.54;	23,446.17	
Cash in hands of U. S. trustees.....	397,376.53	
Reinsurance due on losses already paid.....	12,403.52	
Total.....	\$ 2,588,519.22	
Deduct ledger liabilities:		
All other.....	434.66	
Total net ledger assets, as per balance on page 1.....		\$ 2,588,084.56

NON-LEDGER ASSETS.

Interest due and accrued on bonds and stocks.....	25,431.25	
Total carried out.....		\$ 25,431.25
Market value (not including interest, in item 9), of bonds and stocks over book value, as per Schedule D.....		81,733.25
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 237,251.26	
Deduct cost of collection, commission and brokerage.....	38,956.03	
Net amount of uncollected premiums, not more than three months due.....		\$ 198,295.23
Total admitted assets.		\$ 2,893,544.29

NON-LEDGER LIABILITIES

Losses adjusted and unpaid, due, \$1,664. ; not yet due, \$124,125. \$	125,789.00	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	453,166.12	
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	22,225.00	
Total amount of claims for losses.....\$	601,180.12	
Deduct reinsurance due or accrued (give list of companies and amounts) as per Schedue E.....	285,239.00	
Net amount of unpaid losses.....		\$ 315,941.12
Gross premiums (less reinsurance) received and receivable upon all unexpired firerisks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$1. 658,963.89; unearned premiums (50 per cent).....\$	829,481.94	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$1,480,104.03; unearned premiums (pro rata)	761,192.22	
Total unearned premiums as computed above.....		\$ 1,590,674.16
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued		25,444.98
Return premiums, \$15,350.90, and reinsurance premiums, \$149,383.15		164,734.05
Total amount of all liabilities.....		\$ 2,096,794.31
Divisible surplus.....		796,749.98
Total.....		\$ 2,893,544.29

MISCELLANROUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement.....\$	390,390,150	\$ 3,635,123.05
Written or renewed during the year	398,834,133	3,432,350.19
Total.....\$	789,224,283	\$ 7,067,473.24
Deduct those expired and marked off as terminated.....	369,213,974	2,976,730.36
In force at the end of the year.....\$	420,010,309	\$ 4,090,742.88
Deduct amount reinsured.....	104,191,161	951,674.96
Net amount in force	315,819,148	\$ 3,139,067.92
Largest amount written on any one risk, not deducting reinsurance, \$30,000.....		

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?.....No.

Losses incurred during the year, fire.....\$ 1,584,399.62

BUSINESS IN THE STATE OF IOWA DURING THE YEAR,

	Fire risks.
Gross risks written.....\$	1,739,240.22
Gross premiums received.....	15,503.38
Losses paid	6,178.54
Losses incurred.....	3,005.00
Amount at risk.....	1,826,202.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
PROVIDENCE WASHINGTON INSURANCE COMPANY.

Organized under the laws of the State of Rhode Island, made to the Auditor of State of the
State of Iowa, pursuant to the laws thereof.

President, J. H. DEWOLF. First Vice-President, J. B. BRANCH.
Secretary, E. L. WATSON.

[Incorporated, 1799. Commenced business, 1799.]

Home office, 20 Market Square, Providence, R. I.

CAPITAL STOCK.

Amount of capital stock authorized, \$500,000.00; subscribed for.	\$ 500,000.00
Amount of capital paid up in cash.	500,000.00
Amount of net ledger assets, December 31st of previous year. ..	1,313,200.41
Extended at.....	\$ 1,313,200.41

INCOME DURING YEAR.

As shown by the books at home office at close of
business December 31st.

	Fire.	Marine and Inland.
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.	\$ 116,732.81	\$ 83,879.56
Deduct amount of same not collected.....	1,620.36	544.02
Net collected.....	\$ 115,112.45	\$ 83,335.54
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	1,537,714.44	598,809.21
Total.....	\$1,652,826.89	\$682,144.75
Deduct gross premiums and bills in course of collec- tion at this date.....	139,823.76	94,664.87
Entire premiums collected during the year.....	\$1,513,003.13	\$587,479.88
Deduct reinsurance, rebate, abatement and return premiums.....	456,016.18	185,746.40
Received for premiums other than perpetuals..	\$1,056,986.95	\$401,733.48—\$ 1,458,720.43
Interest and dividends on stocks and bonds.....	60,376.81	
Total rents and interest.....		\$ 60,376.81
Profits on sale or maturity of ledger assets during the year over book values.....		34,781.25
Total income during the year.....		\$ 1,553,878.49
Total footings		\$ 2,867,078.90

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

	Fire.	Marine and Inland.
Gross amount paid for losses (including \$196,982.87 occurring in previous years).....	\$ 921,095.85	\$379,366.37
Deduct amounts received for salvages (on losses of the last or previous years) \$14,351.12; and from reinsurance in other companies, \$277,013.39.....	188,797.61	102,566.90—
		\$ 1,009,097.71
Net amount paid during the year for losses.....	\$ 732,298.24	\$276,799.47
Paid stockholders for interest or dividends (amount declared during the year).....		50,000.00
Commissions or brokerage to agents, less received on reinsurances.....		283,295.20
Salaries and allowances to agents.....		25,173.11
Rents.....		5,440.07
Salaries.....		57,790.36
Taxes on premiums.....		43,117.41
Insurance department fees and agents' licenses, \$1,990.55; municipal licenses, \$1,152.74; tax on franchise, \$416.73.....		3,560.02
Advertising, printing and stationery, \$8,119.38; legal expenses, \$372.88; furniture and fixtures, \$834.87; miscellaneous, \$48,850.63.....		58,177.76
Total expenditures during the year.....		\$ 1,535,651.64
Balances.....		\$ 1,331,427.26

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value of bonds excluding interest, \$598,000; and stocks, \$626,500 (Schedule D)	1,224,500.00
Cash in company's office, \$1,023.04; deposited in banks, \$105,904.22.....	106,927.26
Total	\$ 1,331,427.26
Total net ledger assets, as per balances on page 1.....	\$ 1,331,427.26

NON-LEDGER ASSETS.

Interest accrued on bonds and stocks.....	7,044.13
Total carried out.....	\$ 7,044.13
Market value (not including interest, in item 9), of bonds and stocks over book value, as per Schedule D.....	551,835.00
Gross premiums in course of collection December 31st, not more than three months due	\$ 207,007.34
Net amount of uncollected premiums, not more than three months due.....	\$ 207,007.34
Bills receivable.....	27,949.13
Gross assets.....	\$ 2,125,262.86
Deduct assets not admitted:	
Bills receivable, past due.....	\$ 2,965.43
Total.....	\$ 2,965.43
Total admitted assets	\$ 2,122,297.43

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due.	\$ 20,689.84	
Losses in process of adjustment, or in suspense, including all reported and supposed losses	223,465.04	
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	18,133.86	
		<hr/>
Total amount of claims for losses.....	\$ 262,288.74	
Deduct reinsurance due or accrued, as per Schedule E.....	69,864.62	
		<hr/>
Net amount of unpaid losses.....		\$ 192,424.12
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$824,834.81; unearned premiums (50 per cent).	\$ 412,417.40	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$789,593 85; unearned premiums (pro rata).	404,608.12	
Gross premiums (less reinsurance, including both cash and bills), received and receivable upon all unexpired Inland navigation risks. \$122,776.21; unearned premiums (50 per cent).....	61,388.10	
Gross premiums (less reinsurance—cash and bills) received and receivable upon all unexpired marine risks (50 per cent on time Hulls.....	51,027.22	
		<hr/>
Total unearned premiums as computed above.....		\$ 929,440.84
		<hr/>
Total amount of all liabilities.....		\$ 1,121,864.96
Joint stock capital actually paid up in cash.....	\$ 500,000.00	
Divisible surplus.....	500,432.44—	1,000,432.47
		<hr/>
Total.....		\$ 2,122,297.43

RISKS AND PREMIUMS.

	Fire risks.	Premiums.	Marine and Inland risks.	Premiums.
In force December 31, 1899.....	\$170,124.246	\$ 1,715,797.35	\$ 6,259,732	\$ 215,137.50
Written or renewed in 1900.....	166,631,439	1,537,714.44	145,082,153	598,809.21
		<hr/>	<hr/>	<hr/>
Totals.....	\$336,755,685	\$ 3,253,511.79	\$151,341.885	\$ 813,946.71
Deduct expirations and cancellations.	148,380,623	1,332,803.77	143,347,050	551,257.22
		<hr/>	<hr/>	<hr/>
In force December 31, 1900.....	\$188,375,062	\$ 1,920,708.02	\$ 7,994,835	\$ 262,689.49
Deduct amount reinsured.....	26,299.521	306,279.36	1,365,381	47,593.67
		<hr/>	<hr/>	<hr/>
Net amount in force.....	\$162,075,541	\$ 1,614,428.66	6,629,454	\$ 215,095.82
Largest amount in any one hazard. \$50,000.				

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?.....	No.	
Have any of these notes been hypothecated, sold, or used in any manner as security for money loaned within the past year? If so, what amount?.....	No.	
Losses incurred during the year, fire, \$747,660.05; marine and inland, \$258,574.76; tornado, \$454.15.....		\$ 1,006,688.96
Total amount of company's stock owned by the directors at par value.....		32,350.00
Does any officer, director or trustee receive a commission or royalty on the business of the company?.....	No.	
The amount of "special reserve fund," according to said law, deposited with the state insurance department of Rhode Island		100,000.00

The amount of "guaranty surplus fund," as provided for by
said law..... 100,000.00

BUSINESS IN THE STATE IOWA DURING THE YEAR.

	Fire risks.	Tornado.	Aggregate.
Gross risks written.....	\$ 1,352,996.00	\$ 37,700.00	\$ 1,390,696.00
Gross premiums received.....	15,188.74	184.60	15,373.34
Losses paid.....	15,099.41	.....	15,099.41
Losses incurred.....	15,319.18	.....	15,319.18
Amount at risk.....	1,284,154.00	142,413.00	1,426,567.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
PRUSSIAN NATIONAL INSURANCE COMPANY.

Organized under the laws of the Kingdom of Prussia, Germany, made to the Auditor of State
of the State of Iowa, pursuant to the laws thereof.

U. S. Manager, THEO. W. LETTON.

[Incorporated, 1845. Commenced business in United States, November, 1891.]

Home office, 315 Dearborn street, Chicago, Ills.

CAPITAL STOCK.

Amount of net ledger assets, December 31st of previous year....	\$ 627,532.74
Extended at.....	\$ 627,532.74

INCOME DURING YEAR.

As shown by the books at home office at close of busi-
ness December 31st.

	Fire.	Marine and Inland.	
Gross premiums and bills unpaid at close of pre- vious year, as shown by that year's statement\$	64,754.33	\$.....	
Net collected.....	64,754.33	.....
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	653,241.65	2,921.69	
Total\$	717,995.98	\$ 2,921.69	
Deduct gross premiums and bills in course of col- lection at this date.....	83,345.10	.....
Entire premiums collected during the year.\$	634,650.88	\$ 2,921.69	
Deduct re-insurance, rebate, abatement and re- turn premiums.....	200,806.28	.....
Received for premiums, other than perpetuals...\$	433,844.60	\$ 2,921.69	\$ 436,766.29
Rents.....		60.00	
Interest and dividends on stocks and bonds.....		23,193.96	
Total rents and interest			\$ 23,253.96
Profit on sale or maturity of ledger assets during the year over book values			862.50

From all other sources, viz: Discount on losses paid, \$824.15; old accounts collected, \$655.07; maps, \$119.34; received from home office, \$72,281.25.....	73,879.81
Total income during the year	534,762.56
Total footings	\$ 1,162,295.30

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

	Fire.	Marine and Inland.	
Gross amount paid for losses (including \$54,363.00 occurring in previous years).....\$	358,791.20	\$ 1,221.32	
Deduct amounts received for salvages (on losses of the last or previous years), \$2,982.32; and from reinsurance in other companies \$64,088.92.....	67,071.24		292,941.28
Net amount paid during the year for losses.\$	291,719.96	\$ 1,221.32	.
Paid stockholders for interest or dividends (amount declared during the year) remitted home office.....			48,568.49
Commissions or brokerage to agents, less received on reinsurances.			98,886.26
Rents.....			2,100.00
Salaries, fees and all other charges, officers, \$12,250; clerks, \$12,279.47; other employees, \$10,965.72 ..			35,495.19
Taxes on premiums, \$10,306.67; on real estate, \$8.35.....			10,315.02
Insurance department fees and agents' licenses, \$4,274.69; municipal licenses, \$983.30; tax on franchise, \$25.00.....			5,282.99
Advertising, printing and stationery, \$3,745.13; examination fees, \$639.25; repairs and expenses on real estate, \$275; furniture and fixtures, \$66.48; miscellaneous, internal revenue, \$3,438.34.....			7,891.95
Losses on sales or maturity of ledger assets, \$31.62; other disbursements, viz: Old accounts charged off \$276.55; trustees, \$1,000 ..			1,308.17
Traveling expenses, \$12,785.40; postage and express, \$5,426.48; maps, \$1,319.24; local boards, \$7,558.68; sundry expenses, \$2,742.90			29,832.70
Total expenditures during the year.....			532,622.05
Balances			\$ 629,673.25

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value real estate (Schedule A), unincumbered.....\$	800.00
Book value of bonds excluding interest.....	544,608.93
Cash in company's office, \$563.93; deposited in banks, \$90,664.59.....	91,228.52
Total.....\$	636,637.45
Deduct ledger liabilities:	
Agents' credit balances.....	6,964.20
Total net ledger assets, as per balances on page 1.....	\$ 629,673.25

NON-LEDGER ASSETS.

Interest on bonds and stocks.....\$	1,577.50
Rents.....	10.00
Total carried out.....	\$ 1,587.50

Market value of real estate over book value, as per Schedule A..		34,306.07
Gross premiums in course of collection December 31st, not more than three months due	\$ 97,967.62	
Deduct cost of collection, commission and brokerage.....	20,573.20	
Net amount of uncollected premiums, not more than three months due.....		77,394.42
Gross premiums more than three months due secured.....		1,204.85
Total admitted assets.....	\$	744,166.09

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due.....	\$ 24,752.50	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	28,424.00	
Losses resisted (not outlawed) including interest, costs and other expenses thereon	4,350.00	
Total amount of claims for losses.....	\$ 57,526.50	
Deduct reinsurance due or accrued (give list of companies and amounts), as per Schedule E.....	13,028.53	
Net amount of unpaid losses.....	\$	44,497.97
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$327,729.27; unearned premiums (50 per cent).....	\$ 163,864.63	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$373,881.40; unearned premiums (pro rata).	194,237.34	
Total unearned premiums as computed above.....	\$	358,101.97
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued.....		1,932.69
Reinsurance premiums.....		302.14
Total amount of all liabilities	\$	404,834.77
Joint stock capital actually paid up in cash, N. Y. insurance department.....	\$ 200,000.00	
Reserve or guaranty fund, represented by scrip, or otherwise...	139,331.32	339,331.32
Total.....	\$	744,166.09

MISCELLANEOUS.

	Fire risks.	Premiums thereon.	Marine and inland risks.	Premiums thereon.
In force December 31, 1899	\$ 60,835,667	\$ 741,693.68	\$ 6,060	\$ 29.30
Written or renewed in 1900.....	56,466,585	653,241.65	696,771	2,921.69
Totals.....	\$ 117,302,252	\$ 1,394,935.33	\$ 702,831	\$ 2,950.99
Deduct expirations and cancellations	47,579,608	572,648.81	702,831	2,950.99
In force December 31, 1900.....	\$ 69,722,644	\$ 822,286.52		
Deduct amount reinsured	10,648,366	120,675.85		
Net amount in force	\$ 59,074,278	\$ 701,610.67		
Largest amount in any one hazard.....				\$20,000.00

GENERAL INTERROGATORIES

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?... No.
Losses incurred during the year, fire, \$279,545.93; marine and inland, \$696.32.....\$280,242.25

Does any officer, director, or trustee receive a commission or royalty on the business of the company?	No.
The amount of "Special Reserve Fund," according to said law, deposited with the insurance department of the State of New York	200,000 00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

Gross risks written	\$ 1,188,503.00
Gross premiums received	11,818.11
Losses paid	7,693.82
Losses incurred	7,224.75
Amount at risk	1,560,049.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
QUEEN INSURANCE COMPANY OF AMERICA.

Organized under the laws of the State of New York, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, EDWARD F. BEDDALL. Vice-President, GEORGE W. BURCHELL.
Secretary, NEVETT S. BARTOW.

[Incorporated, September 11, 1891. Commenced business, September 11, 1891.]

Home office, 43 Cedar Street, New York City.

CAPITAL STOCK.

Amount of capital stock authorized and subscribed for	\$ 500,000.00
Amount of capital paid up in cash	500,000.00
Amount of net ledger assets, December 31st, of previous year..	4,293,239.21
Extended at	\$ 4,293,239.21

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement	\$ 324,059.35
Deduct amount of same not collected	1,001.54
Net collected	\$ 323,057.81
Gross premiums written and renewed during the year, as per item 2, page 3, part VI	2,712,924.61
Total	\$ 3,035,982.42
Deduct gross premiums and bills in course of collection at this date	356,505.09
Entire premiums collected during the year	\$ 2,679,477.33
Deduct reinsurance, rebate, abatement and return premiums ..	727,590.69
Received for premiums other than perpetuals	\$ 1,951,886.64
Rents from company's property, including \$10,000 for company's use of own buildings	52,704.19
Interest and dividends on stocks and bonds, \$128,706.55; from all other sources, \$3,569.34	132,275.89
Total rents and interest	\$ 184,980.08

Profit on sale or maturity of ledger assets during the year over book values.....	38,119.16
From all other sources, viz.: premium paid in advance.....	619.53
	<hr/>
Total income during the year.....	2,175,605.41
	<hr/>
Total footings....	\$ 6,468,844.62

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross amount paid for losses, including \$183,820.64 occurring in previous years.....	\$ 1,550,985.09
Deduct amounts received for salvages (on losses of the last or previous years), \$11,040.28; and from reinsurance in other companies, \$276,296.02	287,336.30
	<hr/>
Net amount paid during the year for losses.....	\$ 1,263,648.79
Paid stockholders for interest or dividends (amount declared during the year)....	100,000.00
Commissions or brokerage to agents, less received on reinsurance.....	321,249.78
Salaries and allowances to agents....	7,381.62
Rents, including \$10,000 for company's use of own buildings....	21,896.39
Salaries, fees and all other charges, officers, \$60,749.64; clerks, \$75,600.11; other employees, \$32,596.09.....	168,965.84
Taxes on premiums, \$43,781.45; on real estate, \$10,812.07	54,593.52
Insurance Dep't fees and agents' licenses, \$9,033.34; municipal licenses, \$8,220.49; tax on franchise, \$2,028.94.....	19,282.77
Advertising, printing and stationery, \$26,770.48; legal expenses, \$1,522.22; repairs and expenses on real estate, \$23,474.58; furniture and fixtures, \$1,225.69; miscellaneous, \$69,756.33.	122,749.30
Losses on sales or maturity of ledger assets, \$276.29; other disbursements, viz., amount written off ledger assets to profit and loss account and account bonds, \$36,521.69.....	36,797.98
	<hr/>
Total expenditures during the year.....	\$ 2,116,565.99
	<hr/>
Balances	\$ 4,352,278.63

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value real estate (Schedule A), unincumbered	\$ 720,164.73
Book value of bonds excluding interest \$2,679,774.33, and stocks \$744,342.39 (Schedule D).....	3,424,316.72
Cash in company's office, \$5,443.35; deposited in banks \$202,353.83	207,797.18
	<hr/>
Total.....	\$ 4,352,278.63
	<hr/>
Total net ledger assets, as per balances on page 1.....	\$ 4,352,278.63

NON-LEDGER ASSETS.

Interest due, \$26,956.25, and accrued, \$15,548.83, on bonds and stocks.....	42,505.08
Interest due, \$665.18, and accrued, \$62.50, on bank balances....	727.68
Rents due, \$819.57 and accrued, \$3,063.34, on company's property or lease	3,882.91
	<hr/>
Total carried out.....	\$ 47,115.67

Gross premiums in course of collection December 31st, not more than three months due.....	\$	351,138.80
Deduct cost of collection, commission, and brokerage.		85,675.04
<hr/>		
Net amount of uncollected premiums, not more than three months due.....	\$	265,463.76
Gross premiums in course of collection December 31st, more than three months due.....	\$5,366.29	
Due for reinsurance on losses paid.....		848.66
<hr/>		
Gross assets	\$	4,665,706.72
<hr/>		
Total admitted assets.....	\$	4,665,706.72

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due.....	\$	82,691.17
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....		97,258.82
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....		35,880.18
<hr/>		
Total amount of claims for losses.....	\$	215,830.17
Deduct re-insurance due or accrued (give list of companies and amounts, as per Schedule E).....		32,239.33
<hr/>		
Net amount of unpaid losses.....	\$	183,590.84
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$1,459,269.46; unearned premiums (50 per cent).....	\$	729,634.73
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$1,676,520.41; unearned premiums (pro rata) ..		847,850.84
<hr/>		
Total unearned premiums as computed above,	\$	1,577,485.57
Salaries, rent, taxes, bills, accounts, fees, etc., due or accrued.		35,117.96
Return premiums, \$15,114.93, and reinsurance premiums, \$4,574.03		19,688.96
All other liabilities, viz.: premiums paid in advance.....		619.53
<hr/>		
Total amount of all liabilities	\$	1,816,502.86
Joint stock capital actually paid up in cash.	\$	500,000.00
Divisible surplus.....		2,349,203.86
<hr/>		
Total	\$	4,665,706.72

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December, 1899	\$ 327,091,647	\$ 3,215,644.74
Written or renewed during the year.	247,826,193	2,712,924.61
<hr/>		
Total	\$ 574,917,840	\$ 5,928,569.35
Deduct those expired and marked off as terminated.....	235,125,510	2,416,992.21
<hr/>		
In force on the 31st day of December, 1900.....	\$ 339,792,330	\$ 3,511,577.14
Deduct amounts reinsured in companies licensed in New York only.....	36,318,015	375,787.27
<hr/>		
Net amount in force.....	\$ 303,474,315	\$ 3,135,789.87

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?....	No.
Losses incurred during the year, fire, \$1,255,108.40; tornado, \$1,893.28.....	\$ 1,257,001.68
Total amount of the company's stock owned by the directors at par value.....	7,500.00
Does any officer, director, or trustee receive a commission or royalty on the business of the company? .....	..Yes, contingent commission on profits.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire Risks.	Tornado.	Aggregate.
Gross risks written.....	\$ 1,297,562.00	\$ 122,750.00	\$ 1,420,312.00
Gross premiums received.....	18,352.03	803.91	19,155.94
Losses paid	12,285.80	24.20	12,310.00
Losses incurred	9,266.25	24.20	9,290.45
Amount at risk.....	1,760,510.00	318,850.00	2,079,360.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
READING FIRE INSURANCE COMPANY.

Organized under the laws of the State of Pennsylvania, made to the Auditor of State of the
State of Iowa, pursuant to the laws thereof.

President, W. A. TIPPING. First Vice-President and Secretary, THOS. H. SCOTLAND.
Second Vice-President, A. R. STENHOUSE.

[Incorporated, July 8 1867. Commenced business, July 8, 1867.]

Home office, No. 19, North Fifth St., Reading, Pa

CAPITAL STOCK.

Amount of capital stock authorized. \$300,000.00; subscribed for..	\$ 250,000.00
Amount of capital paid up in cash.....	250,000.00
Amount of net ledger assets, December 31st of previous year...	775,717.88
Extended at	\$ 775,717.88

INCOME DURING YEAR.

As shown by the books at home office at close of business
December 31st.

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	\$ 64,715.38
Net collected.....	\$ 64,715.38
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	595,895.01
Total	\$ 660,610.39
Deduct gross premiums and bills in course of collection at this date	46,055.00
Entire premiums collected during the year.....	\$ 614,555.39
Deduct reinsurance, rebate, abatement and return premiums....	177,659.28
Received for premiums other than perpetuals.....	\$ 436,896.11
Rents.....	1,715.30
Interest on real estate Mortgage loans, \$17,734.17; on other collateral loans, \$20,13.....	19,747.17

Interest and dividends on stocks and bonds.....	15,267.50	
Total rents and interest		36,729.97
Profit on sale or maturity of ledger assets during the year over book values.....		2,516.05
Total income during the year.....		476,142.13
Total footings.....		\$ 1,251,860.01

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st:

Gross amount paid for losses (including \$22,516.68 occurring in previous years).....	\$ 308,922.25	
Deduct amounts received for salvages (on losses of the last or previous years), \$1,722.78; and from reinsurance in other companies, \$61,718.13.....	63,440.91	
Net amount paid during the year for losses.....	\$ 245,481.34	\$ 245,481.34
Deposit premiums returned.....		200.00
Paid stockholders for interest or dividends (amount declared during the year).....		15,000.00
Commissions or brokerage to agents, less received on reinsurances.....		107,595.63
Salaries and allowances to agents.....		6,509.10
Rents.....		1,835.00
Salaries, fees and all other charges, officers, \$10,500; clerks, \$5,541.59.....		16,041.59
Taxes on premiums, \$4,996.48; on real estate, \$287.69.....		5,284.17
Insurance department fees and agents' licenses,		1,837.75
Advertising, printing and stationery, \$1,627.12; legal expenses, \$5.25; repairs and expenses on real estate, \$580.71; miscellaneous, \$11,627.65.....		14,360.48
Losses on sales or maturity of ledger assets, \$50.00; other disbursements, viz: fire tax \$2,154.51.....		2,204.51
Taxes state and municipal, \$3,445.69; bad debts, \$12.46		3,458.15
Total expenditures during the year.....		419,807.75
Balances		\$ 832,052.26

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st:

Book value real estate (Schedule A), unincumbered....	\$ 25,802.97	
Mortgage loans on real estate (Schedule B), first liens.....	283,478.00	
Loans secured by pledge of bonds, stocks, or other collateral (Schedule C).....	30,700.00	
Book value of bonds excluding interest \$354,430.06 and stocks \$88,565.00 (Schedule D).....	442,995.06	
Cash in company's office, \$600.86; deposited in banks, \$48,435.37.	49,076.23	
Total.....	\$ 832,052.26	
Total net ledger assets, as per balances on page 1.....		832,052.26

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$ 2,713.10	
Interest accrued on collateral loans —.....	26.83	
Rents due, \$87.00, and accrued, \$48.90.....	135.90	
Total carried out.....		\$ 2,875.83
Market value (not including interest), of bonds and stocks over book value, as per Schedule D.....		30,014.44

Gross premiums in course of collection December 31st, not more than three months due.....	\$ 45,841.09	
Deduct cost of collection, commission and brokerage.....	8,872.47	
Net amount of uncollected premiums, not more than three months due		36,968.62
Gross premiums in course of collection December 31st, more than three months due, carried in.....	\$ 213.91	
Reinsurance return premiums unpaid.....		262.85
Gross assets		902,174.00
Deduct assets not admitted:		
Depreciation from book values of above net ledger assets to bring same to market value, real estate.....	2,402.97	2,402.97
Total admitted assets.....		\$ 899,771.03

NON-LEDGER LIABILITIES,

Losses adjusted and unpaid not yet due.....	\$ 1,264.73	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.	27,963.18	
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	13,000.00	
Total amount of claims for losses	\$ 42,227.91	
Deduct reinsurance due or accrued (give list of companies and amounts) as per Schedule E.....	10,783.08	
Net amount of unpaid losses.....		\$ 31,444.83
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$315,172.33; unearned premiums (50 per cent).....	\$ 157,586.16	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$309,836.02; unearned premiums (pro rata)....	171,071.29	
Total unearned premiums as computed above.....		328,657.45
Amount reclaimable by the insured on perpetual fire insurance policies, being 90 and 95 per cent of the premium or deposit received.....		4,638.20
Reinsurance premiums		69.91
Total amount of all liabilities		\$ 364,810.39
Joint stock capital actually paid up in cash	\$ 250,000.00	
Divisible surplus.....	284,960.64	534,960.64
Total.....		\$ 899,771.03

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5. under this heading in last year's statement.....	\$ 55,597,839.00	\$ 559,103.83
Written or renewed during the year.....	60,051,254.00	595,895.01
Total	\$ 115,649,093.00	\$ 1,154,998.84
Deduct those expired and marked off as terminated.....	47,283,458.00	477,452.41
In force at the end of the year.....	\$ 68,365,635.00	\$ 677,546.43
Deduct amount reinsured	5,152,112.00	52,538.08
Net amount in force.....	\$ 63,213,523.00	\$ 625,008.35

Perpetual risks (not included above), \$165,550.00; premiums on same, \$4,937.05.
Largest amount written on any one risk, not deducting reinsurance, \$10,000.

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?..... No.
Losses incurred during the year, fire.....\$249,760.49
Total amount of the company's stock owned by the directors at par value..... 248,410.00
Does any officer, director, or trustee receive a commission or royalty on the business of the company? No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

Gross risks written.....\$469,271.00
Gross premiums received..... 6,960.63
Losses paid..... 2,536.43
Losses incurred..... 2,986.43
Amount at risk 463,849.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
RELIANCE INSURANCE COMPANY.

Organized under the laws of the State of Pennsylvania, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, WILLIAM CHUB. *First Vice-President, JOHN GLADING.*
Secretary, CHARLES J. WISTER, JR.
[Incorporated, April 21, 1841. Commenced business, August 9, 1844.]

CAPITAL STOCK.

Amount of capital stock authorized, \$300,000; subscribed for \$ 300,000.00
Amount of capital paid up in cash..... 300,000.00
Amount of net ledger assets, December 31st of previous year... 933,394.55

Extended at \$ 933,394.55

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.\$ 28,100.00

Net collected.....\$ 28,100.00
Gross premiums written and renewed during the year, as per item 2, page 3, part VI 440,415.03

Total\$ 468,515.03
Deduct gross premiums and bills in course of collection at this date 26,630.00

Entire premiums collected during the year.\$ 441,885.03
Deduct reinsurance, rebate, abatement and return premiums .. 111,234.41

Received for premiums other than perpetuals.....\$ 330,650.62 \$ 330,650.62
Deposit premiums, received on perpetual risks..... 7,433.00
Rents from company's property, including \$1,000 for company's use of own buildings..... 4,963.13
Interest on real estate mortgage loans..... 10,244.11

IOWA INSURANCE REPORT.

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Interest and dividends on stocks and bonds	26,111.17	
Total rents and interest		\$ 41,318.41
Profit on sale or maturity of ledger assets during the year over over book values.....		679.60
From all other sources, viz.: (Itemize profit and loss account) transfers, surveys, etc.....		216.49
Total income during the year		380,298.12
Total footings.		\$ 1,313,692.67

DISBURSEMENTS DURING YEAR

As shown by the books at home office at close of business December 31st:

Gross amount paid for losses (including \$28,865.53 occurring in previous years)	\$ 234,918.95	
Deduct amounts received for salvages (on losses of the last or previous years) \$1,826.50; and from reinsurance in other companies, \$36,678.41	38,504.91	
Net amount paid during the year for losses	\$ 196,414.04	\$ 196,414.04
Deposit premiums returned.....		6,994.75
Paid stockholders for interest or dividends; (amount declared during the year).....		18,000.00
Commissions or brokerage to agents, less received on reinsurances.....		79,984.57
Rents (for company's use of own buildings).....		1,000.00
Salaries, fees and all other charges, officers, \$13,000; clerks, \$5,851.91; other employees, \$6,862.....		25,713.91
Taxes on premiums, \$7,608.03; on real estate, \$1,630.27		9,238.30
Insurance department fees and agents' licenses, \$2,309.64; municipal licenses, \$417; internal revenue, \$2,162.13; tax on franchise, \$1,236.64		6,125.41
Advertising, printing and stationery, \$2,611.54; legal expenses, \$65; repairs and expenses on real estate, \$867.06; furniture and fixtures, \$841.33; Miscellaneous, \$20,804.18.....		25,189.11
Premiums, over par value, bonds bought.....		1,256.25
Total expenditures during the year.....		369,916.34
Balances.....		\$ 10,381.78
Total		\$ 943,776.33

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value real estate (Schedule A), unincumbered	\$ 101,043.48	
Mortgage loans on real estate (Schedule B), first liens.....	221,660.00	
Book value of bonds excluding interest, \$528,000, and stocks, \$4,800 (Schedule D)	532,800.00	
Cash in company's office, \$2,060.68 deposited in banks, \$45,050.95	47,111.63	
Agents' debit balances, secured.....	41,784.32	
Total	\$ 944,399.43	
Deduct ledger liabilities:		
Agents' credit balances.....	623.10	
Total net ledger assets, as per balances on page 1.....		\$ 943,776.33

NON-LEDGER ASSETS.

Interest due, \$200, and accrued. \$2,374.18, on mortgages	\$	2,574.18	
Rents due and accrued on company's property or lease		673.32	
<hr/>			
Total carried out.....	\$		3,247.50
Market value (not including interest, in item 9), of bonds and stocks over book value, as per Schedule D.....			43,970.00
Gross premiums in course of collection December 31st, not more than three months due.....	\$	26,630.00	
Deduct cost of collection, commission and brokerage.....		7,353.97	
<hr/>			
Net amount of uncollected premiums, not more than three months due.....	\$		19,276.03
Perpetual deposits on real estate owned by company.....			747.00
<hr/>			
Gross assets.....	\$		1,011,016.86
Deduct assets not admitted:			
Company's stock—owned.....	\$	1,920.00	
Depreciation from book values of above net ledger assets to bring same to market value—real estate.....		1,043.48	
<hr/>			
Total.....	\$		2,963.48
<hr/>			
Total admitted assets.....	\$		1,008,053.38

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due.....	\$	3,228.08	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....		44,886.03	
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....		8,300.00	
<hr/>			
Total amount of claims for losses.....	\$	56,414.11	
Deduct reinsurance due or accrued (give list of companies and amounts), as per Schedule E		8,859.41	
<hr/>			
Net amount of unpaid losses.....	\$		47,554.70
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$227,821.09; unearned premiums (50 per cent).....	\$	113,910.54	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$337,268.14; unearned premiums (pro rata)...		180,953.49	
<hr/>			
Total unearned premiums as computed above.....	\$		294,864.03
Amount reclaimable by the insured on perpetual fire insurance policies, being 90 and 95 per cent. of the premium or deposit received			135,240.24
<hr/>			
Total amount of all liabilities	\$		477,658.97
Joint stock capital actually paid up in cash.	\$	300,000.00	
Divisible surplus.....		230,394.41	530,394.41
<hr/>			
Total.....	\$		1,008,053.38

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5 under this heading in last year's statement.....	\$ 54,681,968	\$ 570,812.55

Written or renewed during the year	42,735,926	440,415.03
Total.....	\$ 97,417,894	\$ 1,011,227.58
Deduct those expired and marked off as terminated.....	38,167,466	377,484.19
In force at the end of the year.....	\$ 59,250,428	\$ 633,743.39
Deduct amount reinsured	6,309,097	68,654.16
Net amount in force.....	\$ 52,941,331	\$ 565,089.23
Perpetual risks, not included above, \$5,397,044; premiums on same, \$148,293.05.		
Largest amount written on any one risk, not deducting reinsurance, \$10,000		

GENERAL INTERROGATOIRES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affect this statement ?	No,
Losses incurred during the year, fire	\$ 208,103.00
Total amount of the company's stock owned by the directors at par value.....	45,250.00
Does any officer, director or trustee receive a commission or royalty on the business of the company?.....	No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Gross risks written.....	\$ 998,678.00
Gross premiums received.....	10,648.95
Losses paid.....	5,158.11
Losses incurred.....	5,110.61
Amount at risk.....	14,120.84

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
ROCHESTER GERMAN INSURANCE COMPANY.

Organized under the laws of New York, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

<i>President</i> , HON. FREDERICK COOK.	<i>First Vice-President</i> , EUGENE H. SATTERLEE.
<i>Secretary</i> , H. F. ATWOOD.	<i>Second Vice-President</i> , ALBRECHT VOGT.

[Incorporated, February 16, 1872. Commenced business, February 23, 1872.]

Home office, Corner West Main and Irving Place, Rochester, N. Y.

CAPITAL STOCK.

Amount of capital stock authorized, \$200,000; subscribed for....	\$ 200,000.00
Amount of capital paid up in cash.....	200,000.00
Amount of net ledger assets, December 31st of previous year....	1,028,296.54
Extended at	\$ 1,028,296.54

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	Fire. 79,812.54
Net collected.....	\$ 79,812.54
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	650,149.01
Total.....	\$ 729,961.55

Deduct gross premiums and bills in course of collection at this date.	87,403.80	
Entire premiums collected during the year ..	\$ 642,557.75	
Deduct, reinsurance, rebate, abatement and return premiums...	186,958.62	
Received for premiums other than perpetuals.....	\$ 455,599.13	\$ 455,599.13
Rents.....	9,452.83	
Interest on real estate mortgage loans	20,544.18	
Interest and dividends on stocks and bonds, \$18,022.52; from all other sources, \$1,429.27.....	19,451.79	
Total rents and interest... ..		\$ 49,448.80
Total income during the year.....		\$ 505,047.93
Total footings.....		\$ 1,533,344.47

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross amount paid for losses (including \$38,078.90, occurring in previous years).	Fire. 298,435.59	
Deduct amounts received for salvages (on losses of the last or previous years), \$2,875.06; and from reinsurance in other companies, \$57,187.04	60,062.10	
Net amount paid during the year for losses.....	\$ 238,373.49	\$ 238,373.49
Paid stockholders for interest or dividends (amount declared during the year).....		\$ 20,000.00
Commissions or brokerage to agents, less received on reinsurances.....		111,146.08
Salaries, fees and all other charges, officers, \$9,300; clerks, \$6,674.19; other employees, \$15,790.65.....		31,764.84
Taxes on premiums, \$11,916.99; on real estate, \$4,095.20; on other investments, \$1,683.02.....		17,695.21
Insurance department fees and agents' licenses, \$2,715.40; municipal licenses, \$711.75.		3,427.15
Advertising, printing and stationery, \$4,593.60; legal expenses, \$680.70; repairs and expenses on real estate, \$12,919.12; miscellaneous, \$20,519.90.....		38,713.32
Losses on sale or maturity of ledger assets, \$450; Other disbursements, viz.: Suspense account, \$128.11; profit and loss account, \$71.39.....		649.50
Total expenditures during the year		\$ 461,769.59
Balances.....		\$ 1,071,574.88

LEDGER ASSETS

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value real estate (Schedule A), unincumbered.....	\$ 211,906.86	
Mortgage loans on real estate (Schedule B), first liens.....	395,147.05	
Book value of bonds, excluding interest, \$356,342.20; and stocks, \$50,000 (Schedule D).....	406,342.20	
Cash in company's office, \$262.19; deposited in banks, \$57,916.58.	58,178.77	
Total.....	\$ 1,071,574.88	
Total net ledger assets, as per balances on page 1.....		\$ 1,071,574.88

NON-LEDGER ASSETS.

Interest due, \$423 25, and accrued, \$6,306.87, on mortgages.....	\$	6,730.12	
Interest accrued on bonds and stocks.....		4,968.82	
Total carried out.....	\$		11,698.94
Market value (not including interest in item 9) of bonds and stocks over book value, as per Schedule D.....			35,032.80
Gross premiums in course of collection December 31, not more than three months due	\$	87,403.80	
Deduct cost of collection, commission and brokerage.....		27,095.32	
Net amount of uncollected premiums, not more than three month due.....	\$		60,308.48
Gross assets			1,178,615.10
Total admitted assets	\$		1,178,615.10

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid not yet due.....	\$	1,231.86	
Losses in process of adjustment, or in suspense, including all re- ported and supposed losses.....		18,145.91	
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....		7,000.00	
Total amount of claims for losses.....	\$	26,377.77	
Net amount of unpaid losses.....	\$		26,377.77
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks \$317.857.86; unearned premiums (50 per cent).....	\$	158,928.93	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$405,205.02; unearned premiums (pro rata).....		220,264.59	
Total unearned premiums as computed above.....	\$		379,193.52
Commissions, brokerage, and other charges due to agents and brokers	\$	1,122.86	1,122.86
Total amount of all liabilities	\$		406,694.15
Joint stock capital actually paid up in cash.		200,000.00	
Divisible surplus.....		571,920.95	771,920.95
Total.....	\$		1,178,615.10

MISCELLANEOUS.

	Fire	Premiums
	risks.	thereon.
In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement.	\$ 68,716,973	\$ 678,592.80
Written or renewed during the year.....	61,582,945	650,149.01
Total	\$ 130,299,918	\$ 1,328,741.81
Deduct those expired and marked off as terminated	50,236,304	514,949.10
In force at the end of the year	\$ 80,063,614	\$ 813,792.71
Deduct amount reinsured.	8,184,441	90,729.83
Net amount in force	\$ 71,879,173	\$ 723,062.88
Largest amount written on any one risk, not deducting reinsurance, \$5,000.		

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?.....No.

Losses incurred during the year, fire.....\$ 223,308.36

Total amount of the company's stock owned by the directors at par value 33,662.50

Total amount loaned to officers and directors, \$39,900; loaned to stockholders, not officers, \$42,350..... 82,250.00

Does an officer, director, or trustee receive a commission or royalty on the business of the company?.....No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

Gross risks written.....\$ 724,998.00

Gross premiums received..... 9,805.91

Losses paid..... 8,786.17

Losses incurred..... 6,475.04

Amount at risk 1,217,390.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the UNITED STATES BRANCH OF THE ROYAL INSURANCE COMPANY, OF LIVERPOOL, ENGLAND.

Organized under the laws of the Kingdom of Great Britain, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

Managers for Western Department, LAW BROTHERS, Chicago.
Managers for New England States, FIELD & COWLES, Boston.
Manager for Middle Department, JOHN TENNEY, Philadelphia.
Managers for Southern Department, BARBER & CASTLEMAN, Louisville.
Manager for Pacific Department, ROLLA V. WATT, San Francisco.
Manager for New York State, C. F. SHALLCROSS, New York.
General Attorney for United States, E. F. BEDDALL

[Incorporated, May 31, 1845. Commenced business in the United States 1851.]

Chief office in the United States, 50 Wall Street, New York City.

CAPITAL STOCK.

Amount of net ledger assets, December 31st of previous year ... 6,518,514.29

Extended at. \$ 6,518,514.29

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross premiums and bills unpaid at close of previous year as shown by that year's statement.....\$ 684,817.59

Deduct amount of same not collected..... 1,522.19

Net collected.....\$ 683,235.40

Gross premiums written and renewed during the year, as per item 2, page 3, part VI..... 5,966,047.56

Total.....\$ 6,649,342.96

IOWA INSURANCE REPORT.

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Deduct gross premiums and bills in course of collection at this date	727,791.43	
Entire premiums collected during the year.....	5,921,551.53	
Deduct reinsurance, rebate, abatement and return premiums...	1,907,842.35	
Received for premiums other than perpetuals.....		\$ 4,013,709.18
Deposit premiums, received on perpetual risks.....		9,781.02
Rents from company's property, including \$33,664.56 for company's use of own buildings	\$ 163,224.21	
Interest on real estate Mortgage Loans.....	9,479.99	
Interest and dividends on stocks and bonds \$148,485.26; from all other sources, \$2,466.99.....	150,952.25	
Total rents and interest		323,656.45
Received from home office.....		307,618.64
Total income during the year.....		\$ 4,654,765.29
Total footings.....		\$ 11,173,279.58

DISBURSEMENTS DURING YEAR

As shown by the books at U.S. branch office at close of business December 31st.

Gross amount paid for losses (including \$522,017.86 occurring in previous years)	\$ 3,299,715.38	
Deduct amounts received for salvages (on losses of the last or previous years), \$40,801.54; and from reinsurance in other companies, \$409,319.91.....	450,121.45	
Net amount paid during the year for losses.....		\$ 2,849,593.93
Remitted to home office.....		380,974.87
Deposit premiums returned ..		9,910.30
Commissions or brokerage to agents, less received on reinsurance.....		665,843.12
Salaries and allowances to agents		30,400.24
Rents (including \$33,664.56 for company's use of own building).		38,054.34
Salaries, fees and all other charges, officers, \$91,002.49; clerks, \$166,532.43; other employees, \$59,367.45 ..		316,902.37
Taxes on premiums, \$136,498.42; on real estate, \$27,586.31.....		164,084.73
Insurance department fees and agents' licenses, \$9,883.15; municipal licenses, \$788.71.....		10,671.86
Advertising, printing and stationery \$56,997.75; legal expenses, \$3,229.74; repairs and expenses, on real estate, \$80,872.61; furniture and fixtures, \$711.44; miscellaneous, \$153,202.31...		295,013.85
Amount written off to reduce bonds to book value.....		7,949.18
Total expenditures during the year.....		\$ 4,769,398.79
Balances.....		\$ 6,403,880.79

LEDGER ASSETS

As per ledger accounts shown by the books at U. S. branch office at close of business December 31st.

Book value real estate (Schedule A), unincumbered.	\$ 2,143,090.05
Mortgage loans on real estate (Schedule B), first liens	195,000.00
Book value of bonds, excluding interest.....	3,798,412.55
Cash in company's office.....	267,766.32
Total.....	\$ 6,404,268.92

Deduct ledger liabilities:

All other.....	388.13
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Total net ledger assets, as per balances on page 1.....	\$ 6,403,880.79
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NON-LEDGER ASSETS.

Interest accrued on mortgages	\$ 679.17
Interest accrued on bonds and stocks.....	40,829.16
Interest accrued on other assets.....	73.31
Rents accrued on company's property or lease	14,380.88

Total carried out.....	\$ 55,962.52
Gross premiums in course of collection December 31st, not more than three months due	\$ 711,129.52
Deduct cost of collection, commission and brokerage.....	117,105.41
Net amount of uncollected premiums, not more than three months due.....	594,024.11
All other assets: Amount receiveable under perpetual policies, \$869.99; due from other companies for re-insurance on losses already paid, Skandea Insurance Company, Stockholm, Sweden, \$10,473.97; American Central Insurance Company of St. Louis, Mo., \$5,010.09....	16,354.05

Gross assets	\$ 7,070,221.47
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Total admitted assets.....	\$ 7,070,221.47
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NON-LEDGER LIABILITIES.

Losses adjusted and unpaid due, \$6,896.24; not yet due, \$25,620.66.	\$ 32,516.90
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	574,963.36
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	102,301.57

Total amount of claims for losses	\$ 709,781.83
Deduct reinsurance due or accrued as per Schedule E.....	210,853.13

Net amount of unpaid losses	\$ 498,928.70
Gross premiums, less reinsurance, received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$2,748,242.41; unearned premiums (50 per cent).....	\$ 1,374,121.20
Gross premiums, less reinsurance, received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$4,279,958.77; unearned premiums (pro rata).....	2,139,526.65

Total unearned premiums as computed above.....	\$ 3,513,647.85
Amount reclaimable by the insured on perpetual fire insurance policies, being 85.95 per cent of the premium or deposit received	227,010.68
Net premium reserve and all other liabilities, except capital, under the life insurance, or any other special department..	119,902.72
Salaries, rents, expenses, taxes, bills, accounts, fees, etc., due or accrued	34,240.48
Commissions, brokerage, and other charges due to agents and brokers, on premiums paid	867.19
Return premiums, \$18,426.22; and reinsurance premiums, \$168,221.42	186,647.64

Total amount of all liabilities.....	\$ 4,581,245.26
Divisible surplus.....	2,488,976.21

Total.....	\$ 7,070,221.47
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MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement	\$ 894,333,811.04	\$ 7,783,106.72
Written or renewed during the year.....	797,441,087.22	5,966,047.56
Total.....	\$ 1,691,774,898.26	\$ 13,749,154.28
Deduct those expired and marked off as terminated.....	754,048,141.97	5,572,709.86
In force at the end of the year.....	\$ 937,726,756.29	\$ 8,176,444.42
Deduct amount re-insured.....	165,246,353.10	1,148,243.24
Net amount in force December 31, 1900.....	\$ 772,480,403.19	\$ 7,028,201.18
Largest amount written on any one risk, not deducting re-insurance,	\$150,000.00	

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement? No.
Losses incurred during the year, fire, \$2,810,843.17; Tornado, \$9,575.70\$ 2,820,418.87

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire risks.	Tornado.	Aggregate.
Gross risks written.....	\$ 2,450,955.64	\$ 106,540.00	\$ 2,557,495.64
Gross premiums received	26,655.62	578.37	27,233.99
Losses paid	7,816.69	28.00	7,844.69
Losses incurred.....	8,279.24	28.00	8,307.24
Amount at risk			4,043,700.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
ROYAL EXCHANGE ASSURANCE COMPANY.

Organized under the laws of Great Britain and Ireland, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

ROBERT DICKSON, *General Manager.*

[Incorporated, A. D. 1720. Commenced business in the United States 1891.]

Home office, 100 William street, New York city.

CAPITAL STOCK.

Amount of capital deposited.....	\$ 200,000,000.00
Amount of net ledger assets, December 31st, of previous year ..	1,108,833.28
Extended at.....	\$ 1,108,833.28

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement	\$ 122,445.92	\$ 105.80
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	1,169,236.95	
Total.....	\$ 1,291,682.87	

Deduct gross premiums and bills in course of collection at this date.....	132,495.33		
Entire premiums collected during the year.\$	1,159,187.54		
Deduct reinsurance, rebate, abatement and return premiums.....	337,326.89		
Received for premiums other than perpetuals	\$ 821,860.65	\$ 105.80	\$ 821,966.45
Interest and dividends on stocks and bonds.....	39,480.39		
Total rents and interest.....			39,480.39
Received from home office.....			375,882.93
Total income during the year.....			1,237,329.77
Total footings.....			\$ 2,346,163.05

DISBURSEMENTS DURING YEAR.

As shown by the books at Home office at close of business December 31st.

	Fire.	
Gross amount paid for losses (including \$64,493.63 occurring in previous years)	590,193.09	
Deduct amounts received for salvages, (on losses of the last or previous years) \$3,062.41; and from reinsurance in other companies, \$91,476.42.....	94,538.83	\$ 495,654.26
Net amount paid during the year for losses.....	\$ 495,654.26	
Commissions or brokerage to agents, less received on reinsurances.....		174,124.92
Rents.....		6,781.00
Salaries, fees and all other charges, officers, \$21,350; clerks, \$46,055.25.....		67,405.25
Taxes on premiums.....		13,704.1
Insurance department fees and agents' licenses, \$8 058.59; municipal licenses, \$2,594.60		10,653.19
Advertising, printing and stationery, \$10,206.07; miscellaneous, \$41,074.07.....		51,280.14
Remitted to home office		160,637.61
Total expenditures during the year.....		\$ 980,240.54
Balances		\$ 1,365,922.51

LEDGER ASSETS.

As per ledger accounts shown by the books at the home office at close of business December 31st.

Book value of bonds excluding interest.....	\$ 1,312,956.22	
Cash in company's office, \$3,666.01; deposited in banks, \$33,670.52	37,336.53	
Office furniture and maps.....	15,629.76	
Total	\$ 1,365,922.51	
Total net ledger assets, as per balances on page 1.....		\$ 1,365,922.51

NON-LEDGER ASSETS.

Interest due.....	14,459.79	
Total carried out.....		\$ 14,459.79
Market value (not including interest in item 9) of bonds and stocks over book value, as per Schedule D.....		28,386.03
Gross premiums in course collection December 31st, not more than three months due.....	\$ 132,495.33	

Deduct cost of collection, commission and brokerage.....	27,426.53	
Net amount of uncollected premiums, not more than three months due not included in ledger assets.....		\$ 105,068.80
Due from United Fire Insurance Company of Baltimore for re-insurance under loss paid.		954.00
Gross assets.		\$ 1,514,791.13
Deduct assets not admitted:		
Furniture, fixtures, safes and maps \$15,629.76.		
Total		\$ 15,629.76
Total admitted assets.....		\$ 1,499,161.37

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due.....	\$ 18,261.59	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	78,155.21	
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	5,207.20	
Total amount of claims for losses	\$ 101,624.00	
Deduct reinsurance due or accrued (give list of companies and amounts), as per Schedule E.....	22,639.00	
Net amount of unpaid losses....		\$ 78,985.00
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$602,801.15; unearned premiums (50 per cent.).....	\$ 301,400.57	
Gross premiums (less reinsurance), received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$564,517.95; unearned premiums (pro rata)....	302,966.37	
Total unearned premiums as computed above.....		\$ 604,366.94
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued (contingents).....		1,597.88
Reinsurance premiums		5,469.79
Total amount of all liabilities... ..		\$ 690,419.61
Joint stock capital actually paid up in cash.....	\$ 200,000.00	
Reserve or guaranty fund, represented by scrip, or otherwise ..	608,741.76	
Divisible surplus.....		808,741.76
Total		\$ 1,499,161.37

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement ..	\$ 93,906,486	\$ 1,059,264.26
Written or renewed during the year	103,768,498	1,169,236.95
Total.	\$ 197,674,984	\$ 2,228,501.21
Deduct those expired and marked off as terminated....	81,859,986	882,516.03
In force at the end of the year.....	\$ 115,814,998	\$ 1,345,985.18
Deduct amount reinsured	15,317,257	178,666.08
Net amount in force	\$ 100,497,741	\$ 1,167,319.10
Largest amount in any one hazard, \$25,000.00.		

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement? **No.**
Losses incurred during the year (fire).....\$ 525,714.26
Does any officer, director or trustee receive a commission or royalty on the business of the company? **No.**

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

Gross risks written.....\$ 552,283.00
Gross premiums received 6,339.81
Losses paid..... 1,752.60
Losses incurred..... 1,752.60
Amount at risk..... 478,253.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
ST. PAUL FIRE AND MARINE INSURANCE COMPANY.

Organized under the laws of the State of Minnesota, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, C. H. BIGELOW. *First Vice-President, PETER BERKEY.*
Secretary, A. W. PERRY.

[Incorporated, May, 1865. Commenced business May, 1865.]

Home office, corner Third and Jackson streets, St. Paul, Minn.

CAPITAL STOCK.

Amount of capital stock authorized, \$1,000,000.00; subscribed for. \$ 500,000.00
Amount of capital paid up in cash. 500,000.00
Amount of net ledger assets, December 31st of previous year.. . 2,450,696.11
Extended at. \$ 2,450,696.11

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.

	Fire.	Marine and Inland.	
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement. \$	262,078.52	\$ 16,393.54	
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	1,832,393.30	\$ 544,516.02	
Total.	\$ 2,094,471.82	\$ 560,909.56	
Deduct gross premiums and bills in course of collection at this date.....	269,518.08	16,932.34	
Entire premiums collected during the year. \$	1,824,953.74	\$ 543,977.22	
Deduct reinsurance, rebate, abatement and return premiums.....	327,229.89	201,415.81	
Received for premiums other than perpetuals... \$	1,497,723.85	\$ 342,561.41	\$ 1,840,285.26
Rents from company's property, including \$5,400 for company's use of own buildings		42,651.60	
Interest on real estate mortgage loans, \$16,886.26; on other collateral loans, \$5,277.23.....		22,163.49	
Interest and dividends on stocks and bonds, \$46,085.86; from all other sources, \$8,131.48... ..		54,217.34	
Total rents and interest....			\$ 119,032.43

Profit on sale or maturity of ledger assets during the year over book values.....	29,117.50
From all other sources, viz.: (Itemize profit and loss account)	
Increased premiums and bills—fire and marine.....	7,798.36
Received from old judgments and claims.....	452.50
Total income during the year	1,996,866.05
Total footings.....	\$ 4,447,562.16

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st:

Gross amount paid for losses (including, \$223,- 594.60 occurring in previous years).....	\$ 1,021,156.10	\$ 300,222.38
Deduct amounts received for salvages (on losses of the last or previous years,) \$20,478.83; and from reinsurance in other companies, \$237,- 872.27	136,731.15	121,620.95
		\$ 1,063,026.38
Net amount paid during the year for losses .	\$884,424.95	\$ 178,601.43
Paid stockholders for interest or dividends; (amount declared during year).....		50,000.00
Commissions or brokerages to agents less received on reinsur- ances.....		389,761.52
Rents for company's use of own buildings.....		5,400.00
Salaries, fees and all other charges, officers, \$26,333.34; clerks, \$20,120; other employees, 30,752.39		86,205.73
Taxes on premiums, \$37,736.50; on real estate, \$6,938.05.....		44,674.55
Insurance department fees and agents' licenses, \$7,064.85; mu- nicipal licenses, \$4,422.52; tax on franchise, \$190.....		11,677.37
Advertising, printing and stationery, \$10,989.84; legal expenses; \$3,407.65; repairs and expenses on real estate, \$17,639.12; furniture and fixtures, \$101.89; miscellaneous, \$126,251.71...		158,390.21
Losses on sales or maturity of ledger assets.....		32,034.28
Total expenditures during the year.....		\$ 1,841,170.04
Balances.....		\$ 2,606,392.12

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.....

Book value of real estate (Schedule A), unincumbered.....	\$ 636,350.82
Mortgage loans on real estate (Schedule B), first liens.....	296,475.00
Loans secured by pledge of bonds, stocks or other collateral, (Schedule C)	76,225.05
Book value of bonds, excluding interest, \$843,719.12; and stocks \$327,922.50 (Schedule D).....	1,171,641.62
Cash in company's office, \$14,175.25; deposited in banks, \$160,- 228.49.....	174,403.74
Bills receivable, \$16,932.34; all others, \$235,441.10; secured.....	252,373.44
Total	\$ [2,607,469.67
Deduct ledger liabilities:	
Agents' credit balances.....	1,077.55
Total net ledger assets, as per balances on page 1.....	\$ 2,606,392.12

NON-LEDGER LIABILITIES

Losses adjusted and unpaid, not yet due.....	\$ 43,076.27
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	126,254.93

Losses resisted (not outlawed), including interest, cost and other expenses thereon	14,944.07	
Total amount of claims for losses.....	\$ 184,275.27	
Deduct reinsurance due or accrued (give list of companies and amounts), as per Schedule E	21,902.01	
Net amount of unpaid losses.....		\$ 162,373.26
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$786,776.54 unearned premiums (50 per cent).....	393,388.27	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$1,343,199.97 unearned premiums (pro rata) . .	716,138.66	
Gross premiums (less reinsurance, including both cash and bills) received and receivable upon all unexpired inland navigation risks, \$146,683.39; unearned premiums (50 per cent) ..	73,341.70	
Total unearned premiums as computed above.....		\$ 1,182,868.63
Commission, brokerage and other charges due to agents and brokers on premiums paid.....		35,154.53
Total amount of all liabilities.....		\$ 1,380,396.42
Joint stock capital actually paid up in cash.....	\$ 500,000.00	
Divisible surplus.....	725,995.70	\$ 1,225,995.70
Total		\$ 2,606,392.12

MISCELLANEOUS.

	Fire risks.	Premiums.	Marine and inland risks.	Premiums.
In force December 31, 1899.....	\$ 175,376,634	\$ 2,159,032.82	\$ 5,211,441	\$ 141,506.19
Written or renewed in 1900.....	122,689,749	1,832,393.30	70,099,272	544,516.02
Totals.	\$ 298,066,383	\$ 3,991,426.12	\$ 75,310,713	\$ 686,022.21
Deduct expirations and cancellations.	120,273,733	1,705,611.97	70,117,700	484,383.61
In force December 31, 1900.....	\$ 177,792,650	\$ 2,285,814.15	\$ 5,193,013	\$ 201,638.60
Deduct amount reinsured.....	12,610,308	155,837.64	1,331,326	54,955.21
Net amount in force.....	\$ 165,182,342	\$ 2,129,976.51	\$ 3,861,687	\$ 146,683.39
Largest amount in any one hazard, \$10,000.				

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31 last for the purpose of making any entry that affects this statement?...	Yes.
Losses incurred during the year, fire, \$856,469.80; marine and inland, \$174,764.70; tornado, \$11,714.67.....	\$ 1,042,949.17
Total amount of the company's stock owned by the directors at par value.....	73,800.00
Total amount loaned to officers and directors, \$27,300; loaned to stockholders, not officers, \$2,980	30,280.00
Does any officer, director or trustee receive a commission or royalty on the business of the company?....	No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.	Marine and inland risks.	Tornado.	Aggregate.
Gross risks written.....	\$ 2,755,582.00	\$ 5,767.00	\$ 432,771.00	\$ 3,194,120.00
Gross premiums received.....	39,701.74	7.30	3,086.68	42,795.72
Losses paid.....	23,718.70		850.53	24,569.23
Losses incurred.....	23,594.93		850.53	24,445.46
Amount at risk.....	5,693,384.00		915,542.00	6,608,926.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
UNITED STATES BRANCH OF THE SCOTTISH UNION AND
NATIONAL INSURANCE COMPANY, OF EDINBURGH,

Organized under the laws of the Kingdom of Great Britain, made to the Auditor of State
of the State of Iowa pursuant to the laws thereof.

Trustees in the United States:

JOHN R. REDFIELD, of Hartford, Conn. LEVERETT BRAINARD, Hartford, Conn.
MORGAN G. BULKELEY, Hartford, Conn.

Manager for the United States, JAMES H. BREWSTER.

[Organized or incorporated, 1824. Commenced business in United States, 1880.]
Principal office in United States, Hartford, Conn.

CAPITAL STOCK.

Amount of capital stock authorized, \$30,000,000; subscribed for \$	21,757,000.00
Amount of capital paid up in cash	1,500,000.00
Amount of net ledger assets, December 31st of previous year....	3,803,049.35
Extended at.....	\$ 3,803,049.35

INCOME DURING YEAR,

As shown by the books at home office at close of business De-
cember 31st.

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....\$	164,409.00	
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	3,433,140.63	
Total	\$ 3,597,549.63	
Deduct gross premiums and bills in course of collection at this date	275,380.00	
Entire premiums collected during the year.....\$	3,322,169.63	
Deduct reinsurance, rebate, abatement and return premiums...	1,382,174.80	
Received for premiums other than perpetuals.	\$ 1,939,994.83	\$ 1,939,994.83
Rents	12,386.25	
Interest on real estate mortgage loans, \$60,266.72; on other col- lateral loans, \$85.66.....	60,352.38	
Interest and dividends on stocks and bonds, \$72,521.41; from all other sources, 5,044.44.....	77,565.85	
Total rents and interest.....		\$ 150,304.48
Profit on sale or maturity of ledger assets during the year over book values.....		3,225.64

Received from home office	79,526.27
Total income during the year.....	\$ 2,173,051.22
Total footings.....	\$ 5,976,100.57

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross amount paid for losses (including \$246,295.35 occurring in previous years)	\$ 2,060,681.45	
Deduct amounts received for salvages (on losses of the last or previous years) \$15,518.62; and from reinsurance in other companies, \$655,297.10.....	670,815.72	
Net amount paid during the year for losses.....	\$ 1,389,865.73	1,389,865.73
Commissions or brokerage to agents, less received on reinsurance		393,485.61
Rents.....		4,182.39
Salaries, fees and all other charges, officers, \$15,000; clerks and other employees, \$76,960.07.....		91,960.07
Taxes on premiums, \$44,099.18; on real estate, \$3,105.18.....		47,204.36
Insurance department fees and agents' licenses, \$10,130.51; municipal licenses, \$6,021.13; tax on franchise, \$665.01; war tax, \$14,810.95; fire patrol tax, \$8,298.12		39,925.72
Loss on sales or maturity of ledger assets.....		5,192.04
Advertising, printing and stationery, \$17,008.25; repairs and expenses on real estate, 7,121.25. furniture and fixtures, \$6,829.59; miscellaneous, \$88,263.27		119,222.36
Total expenditures during the year.....	\$ 2,091,038.28	
Balance.	\$ 3,885,062.29	

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value of real estate (Schedule A), unincumbered	\$ 218,457.56	
Mortgage loans on real estate (Schedule B), first liens	1,064,050.17	
Loans secured by pledge of bonds, stocks or other collaterals (Schedule C)	2,600.00	
Book value of bonds, excluding interest, \$1,924,266.20; and stocks, \$49,950; (Schedule D).....	1,974,216.20	
Cash in company's office, \$583.74; deposited in banks, \$519,527.98	520,111.72	
Agents' debit balance,* secured.....	\$155,778.58	
Total	\$ 3,935,214.23	
Deduct ledger liabilities:		
Agents' credit balances, \$23.12; due for reinsurance, \$50,128.82..	50,151.94	
Total net ledger assets, as per balance on page 1.	\$ 3,885,062.29	

NON-LEDGER ASSETS.

Interest due, \$7,476.63; and accrued, \$6,379.91 on mortgages ...	\$ 13,856.54	
Interest due, \$10,316.25; and accrued, \$11,532.52 on bonds and stocks.....	21,848.77	
Interest due.....	22.40	
Interest due, \$300; and accrued, \$231.23 on other assets.	531.23	
Total carried out.....	\$ 36,258.94	
Market value (not including interest in item 9) of bonds and stocks over book' value, as per Schedule D.....	77,827.50	

Gross premiums in course of collection December 31st, not more than three months due.....	\$ 275,380.00	
Deduct cost of collection, commission and brokerage.....	45,778.25	
Net amount of uncollected premiums, not more than three months due		229,601.75
Gross assets		\$ 4,228,750.48
Deduct assets not admitted:		
Depreciation from book values of above net ledger assets to bring same to market value—Bonds and stocks	11,673.75	
Total		11,673.75
Total admitted assets		\$ 4,217,076.73

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid not yet due.....	\$ 76,253.81	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	166,500.00	
Losses resisted (not outlawed), including interest, cost and other expenses thereon	12,300.00	
Total amount of claims for losses.....	\$ 255,053.81	
Deduct reinsurance due or accrued (give list of companies and amounts), as per Schedule E.	15,088.23	
Net amount of unpaid losses.....		\$ 239,965.58
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$1,390,594.75; unearned premiums (50 per cent)	\$ 695,297.37	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$1,951,096.71; unearned premiums (pro rata)	960,491.89	
Total unearned premiums as computed above.....		1,655,789.26
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued.....		5,000.00
Return premiums, \$25,834.76; and reinsurance premiums, \$66,432.24		92,267.00
Total amount of all liabilities.....		\$ 1,993,021.84
Divisible surplus.....		2,224,054.89
Total		\$ 4,217,076.73

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5 under this heading in last year's statement.....	\$ 463,713,045	\$ 4,019,751.01
Written or renewed during the year.....	357,480,804	3,433,140.63
Total	\$ 821,193,849	\$ 7,452,891.64
Deduct those expired and marked off as terminated.....	315,081,851	2,988,921.48
In force at the end of the year.....	\$ 506,111,998	\$ 4,463,970.16
Deduct amount reinsured.....	123,441,204	1,122,278.70
Net amount in force.	\$ 382,670,794	\$ 3,341,691.46
Largest amount written on any one risk not deducting reinsurance, \$50,000.		

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?.... No.
Losses incurred during the year.....\$1,343,071.72
Does any officer, director, or trustee receive a commission or royalty on the business of the company?..... No.
The amount of "special reserve fund," according to said law, deposited with the insurance department of the state of New York..... 200,000.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

Gross risks written.....\$ 2,168,885.00
Gross premiums received..... 28,997.35
Losses paid..... 7,771.52
Losses incurred..... 9,794.08
Amount at risk..... 2,025,739.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
SECURITY INSURANCE COMPANY.

Organized under the laws of the State of Connecticut, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, CHAS. S. LUTE. Vice-President, JAS. D. DEWELL,
Secretary, H. MASON.

[Incorporated, April, 1841. Commenced business, April, 1841.]

Home Office, 37 Center Street, New Haven, Conn.

CAPITAL STOCK.

Amount of capital stock authorized.....\$ 300,000.00
Amount of capital paid up in cash..... 300,000.00
Amount of net ledger assets, December 31st of previous year.... 844,997.84
Extended at \$ 844,997.84

INCOME DURING YEAR

As shown by the books at home office at close of business December 31st.

	Fire	Marine and Inland.
Gross premiums and bills unpaid at close of last year, as shown by income 6 of that year's statement		
Deduct amount of same not collected.....		
Net collected		
Gross premiums written and renewed during the year, as shown in exhibit, item 2.....		
Total.....		
Deduct gross premiums and bills in course of collection at this date		
Entire premiums collected during the year.		

IOWA INSURANCE REPORT.

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Deduct re-insurance, rebate, abatement, and return premiums.....	217,608.88	23,785.50	
Net cash actually received for premiums (carried out).	\$ 518,484.75	\$ 52,885.54	\$ 571,370.29
Rents from Company's property, including \$2,000 for company's use of own buildings		2,870.40	
Interest on real estate mortgage loans, \$8,336.38; on other collateral loans, \$843.66.....		9,180.04	
Interest and dividends on stocks and bonds, \$23,450.92; from all other sources, \$0.....		23,450.92	
Total rents and interest.....			\$ 35,501.36
Profit on sale or maturity of ledger assets during the year over book values.....			732.50
From all other sources, viz: Profit and loss accounts paid.....		452.30	
Credit profit and loss account difference between cost of securities and the book values of the same		2,494.27	2,946.57
Total income during the year			\$ 610,550.72
Total footings.....			\$ 1,455,548.56

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

	On fire risks.	On marine and inland risks,	
Gross amount actually paid for losses (including \$60,131.32 losses occurring in previous years	\$ 417,841.45	\$ 49,267.14	
Deduct all amounts actually received for salvages whether (on losses of the last or previous years), \$4,076.40 and all amounts actually received for reinsurance in other companies, \$84,983.70: total deductions.....	77,445.78	11,614.32	
Net amount paid during the year for losses\$	340,395.67	\$ 37,652.82	\$ 378,048.49
Paid stockholders for interest or dividends (amount declared during the year).....			24,000.00
Commissions or brokerage to agents, less received on reinsurances.....			127,463.40
Rents (including \$2,000 for company's use of own buildings), less \$500 from sub leases			1,500.00
Salaries, fees and all other charges, officers, \$8,500; general agents and clerks, \$18,881.22; other employees, \$9,521.76.....			36,902.98
Taxes on premiums, \$13,597.62; on real estate, \$415.37.....			14,012.99
Insurance department fees and agents' licenses, \$3,419.97; municipal licenses, \$301.....			3,720.97
Advertising, printing and stationery, \$5,758.90; legal expenses, \$930.62; furniture and fixtures, \$425.79; miscellaneous, \$5,994.34.			43,109.65
Losses on sales or maturity of ledger assets, \$3,038.75; other disbursements, viz: \$1,451.09 charged to profit and loss account during the year.....			4,489.84
Total expenditures during the year			\$ 633,248.32
Balances			\$ 822,300.24

LEDGER ASSETS

As per ledger accounts shown by the books at home office
at close of business December 31st.

Book value real estate (Schedule A), unincumbered.....	\$ 86,608.62
Mortgage loans on real estate (Schedule B), first liens.....	204,538.78
Loans secured by pledge of bonds, stocks or other collateral (Schedule C).....	22,000.00
Book value of bonds excluding interest, \$181,000.00; and stocks., \$248,980 (Schedule D).....	429,980.00
Cash in company's office, \$208.38; deposited in banks, \$74,423.14...	74,631.52
Bills receivable	4,541.32

Total	\$ 822,300.24
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Total net ledger assets, as per balances on page 1.....	\$ 822,300.24
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NON-LEDGER ASSETS

Interest accrued on mortgages.....	1,449.68
Interest accrued on bonds and stocks.....	1,550.54
Rents due.....	41.67

Total carried out.....	\$ 3,041.89
Market value (not including interest in item 9) of bonds and stocks over book value, as per Schedule D.....	91,728.23
Gross premiums in course of collection December 31st, not more than three months due.....	100,948.14
Deduct cost of collection, commission and brokerage.....	17,041.04

Net amount of uncollected premiums, not more than three months due	\$ 83,907.10
Due from other companies on losses paid.....	636.35
Gross assets.....	\$ 1,001,613.81

Deduct assets not admitted:

Depreciation from book values of above net ledger assets to bring same to market value—real estate.....	2,008.62
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Total admitted assets.....	\$ 999,605.19
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NON-LEDGER LIABILITIES.

Losses adjusted and unpaid not yet due	\$ 18,647.65
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	32,664.84
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	895.00

Total amount of claims for losses.....	\$ 52,207.49
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Deduct reinsurance due or accrued (give list of companies and amounts), as per Schedule E.....	3,385.94
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Net amount of unpaid losses.....	\$ 48,821.55
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$315,194.46; unearned premiums (50 per cent)	157,597.23
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$509,704.91; unearned premiums (pro rata) ..	281,567.73

Gross premiums (less reinsurance—cash and bills) received and receivable upon all unexpired marine risks, (50 per cent on time hulls)	12,661.30	
Total unearned premiums as computed above.....		\$ 451,826.26
Salaries, rents, expenses, taxes, bills, accounts, fees, etc., due or accrued.....		5,771.61
Return premiums, \$7,444.51; and reinsurance premiums, \$23,174.87.....		30,619.38
Total amount of all liabilities.....		\$ 537,038.80
Joint stock capital actually paid up in cash.....		300,000.00
Divisible surplus.....		162,566.39
Total		\$ 999,605.19

RISKS AND PREMIUMS.

	Fire risks.	Premiums thereon.	Marine and Inl'd.	Premiums thereon.
In force December 31, 1899.....\$	78,419,288	\$ 846,187.22	\$ 518,029.00	\$ 26,108.15
Written or renewed in 1900	71,327,483	733,048.65	9,074,203.00	80,471.74
Totals	\$ 149,746,771	\$ 1,579,235.87	\$ 9,592,232.00	\$ 106,579.89
Deduct expirations and cancellations	58,573,671	632,898.18	9,015,939.00	78,726.41
In force December 31, 1900.....\$	91,173,100	\$ 946,337.69	\$ 576,293.00	\$ 27,853.48
Deduct amount reinsured.....	11,365,657	121,438.32	109,900.00	3,889.81
Net amount in force.....\$	79,807,443	\$ 824,899.37	\$ 466,393.00	\$ 23,963.67

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?. No

Losses incurred during the year, fire, \$330,562.24; marine and inland, \$34,319.99.

Total amount of the company's stock owned by the directors at par value.....\$ 67,160.00

Total amount loaned to officers and directors, \$25,000; loaned to stockholders, not officers, \$10,000.

Does any officer, director, or trustee receive a commission or royalty on the business of the company?.....No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire risks.
Gross risks written.....	\$ 1,785,073.00
Gross premiums received.....	16,948.00
Losses paid.....	6,201.00
Losses incurred.....	8,537.00
Amount at risk	2,077,051.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
SPRINGFIELD FIRE AND MARINE INSURANCE COMPANY.

Organized under the laws of the state of Massachusetts, made to the Auditor of State of the
State of Iowa, pursuant to the laws thereof.

President, A W. DAMON. Vice-President, C. E. GALACAR.
Secretary, W. J. MACKAY.

[Incorporated, 1849. Commenced business, 1851.]
Home office, 292 Main St., Springfield, Mass.

CAPITAL STOCK.

Amount of capital stock authorized, \$1,500,000.00; subscribed for.	\$ 1,500,000.00
Amount of capital paid up in cash.....	1,500,000.00
Amount of net ledger assets December 31st of previous year....	3,795,014 63
Extended at.....	\$ 3,795,014.63

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.		
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	\$ 362,994.63	
Net collected.....	\$ 362,994.63	
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	2,543,613.63	
Total.....	\$ 2,906,608.26	
Deduct gross premiums and bills in course of collection at this date	391,502.59	
Entire premiums collected during the year.....	\$ 2,515,105.67	
Deduct reinsurance, rebate, abatement, and return premiums..	572,785.32	
Received for premiums other than perpetuals.....	\$ 1,942,320 35	\$ 1,942,320.35
Rents	4,653.35	
Interest on real estate mortgage loans, \$32,284.81; on other collateral loans, \$1,721.35.....	34,006.16	
Interest and dividends on stocks and bonds.....	148,441.35	
Total rents and interest.....		187,100.86
Profit on sale or maturity of ledger assets during the year over book values.....		2.005.63
Total income during the year.....		\$ 2,131,426.84
Total footings.....		\$ 5,926,441.47

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DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

	FIRE.	
Gross amount paid for losses (including \$169,717.17 occurring in previous years)	\$ 1,335,234.30	
Deduct amounts received for salvages (on losses of the last or previous years), \$.....; and from re-insurance in other companies.....	192,527.10	
Net amount paid during the year for losses.....	\$ 1,142,707.20	\$ 1,142,707.20
Paid stockholders for interest or dividends; amount declared during the year		150,000.00
Commissions or brokerage to agents, less received on reinsurances		354,910.29
Salaries		110,745.57
Taxes on premiums, \$40,124.46; on real estate, \$1,478.67; on other investments, revenue, \$12,183.58		53,786.71
Insurance department fees and agents' licenses, \$11,223.60; municipal licenses, \$5,189.34; tax on franchise, \$28,346.68		38,495.47
Advertising, printing and stationery, \$5,990.56; legal expenses, \$4,056.93; repairs and expenses on real estate, less rebate on bank tax, \$6,264.15; miscellaneous, \$203,770.02. ...		213,817.51
Losses on sales or maturity of ledger assets.....		17,265.92
Total expenditures during the year.....		2,081,728.67
Balances.....		\$ 3,844,712.80

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value real estate (Schedule A), unincumbered.....	\$ 83,966.64	
Mortgage loans on real estate (Schedule B), first liens.....	616,800.00	
Loans secured by pledge of bonds, stocks or other collateral (Schedule C)	40,525.00	
Book value of bonds excluding interest, \$412,002.50; and stocks, \$2,479,676.27 (Schedule D)	2,891,678.77	
Cash in company's office, \$13,179.70; deposited in banks, \$198,562.69	211,742.39	
Total.....	\$ 3,844,712.80	
Total net ledger assets, as per balances on page 1.....		\$ 3,844,712.80

NON-LEDGER ASSETS.

Interest due, \$1,455; and accrued, \$15,157.77 on mortgages.....	\$ 16,612.77	
Interest accrued on bonds and stocks	30,286.49	
Interest accrued on collateral loans.....	856.87	
Rents due, \$150, and accrued, \$514.17 on company's property or lease	664.17	
Total carried out.....		\$ 48,420.30
Market value of real estate over book value, as per Schedule A..		41,033.36
Market value (not including interest in item 9) of bonds and stocks over book value, as per Schedule D		832,015.23
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 391,502.59	
Deduct cost of collection, commission and brokerage. ...	78,300.52	
Net amount of uncollected premiums, not more than three months due... ..		\$ 313,202.07

Due from other companies for reinsurance on losses already paid	1,939.19
Gross assets.....	\$ 5,081,322.95
Total admitted assets.....	\$ 5,081,322.95

NON-LEDGER LIABILITIES.

Losses adjusted, not yet due.....	\$ 63,667.72	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	146,610.36	
Losses resisted (not outlawed), including interest, costs, and other expenses thereon.....	20,350.94	
Total amount of claims for losses.....	\$ 230,629.02	
Deduct reinsurance due or accrued (give list of companies and amounts), as per Schedule E..	38,222.27	
Net amount of unpaid losses.....		\$ 192,406.75
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$1,378,539.58; unearned premiums (50 per cent).....	\$ 684,269.79	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$1,732,702.05; unearned premiums (pro rata).....	885,503.00	
Total unearned premiums as computed above.....		\$ 1,569,772.79
Total amount of all liabilities.....		\$ 1,762,179.54
Joint stock capital actually paid up in cash.....	\$ 1,500,000.00	
Divisible surplus.....	1,819,143.41	3,319,143.41
Total		\$ 5,081,322.95

MISCELLANEOUS.

	Fire and tornado risks.	Premiums thereon.
In force on the 31st day of December of the previous year, as per line 5 under this heading in last year's statement.....	\$ 308,104,334	\$ 3,054,815.61
Written or renewed during the year.....	236,949,609	2,543,613.63
Total.....	\$ 545,053,943	\$ 5,598,429.24
Deduct those expired and marked off as terminated.	202,670,909	2,158,999.00
In force at the end of the year.....	\$ 342,383,034	\$ 3,439,430.24
Deduct amount reinsured.....	34,854,367	328,188.61
Net amount in force.....	\$ 307,528,667	\$ 3,111,241.63
Largest amount written on any one risk, not deducting reinsurance, \$70,000; reinsured to \$35,000.		

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?.....	No.
Losses incurred during the year, fire, \$1,158,005.95; tornado, \$4,463.99.....	\$ 1,162,469.94
Total amount of the company's stock owned by the directors at par value.....	94,500.00
Total amount loaned to officers and directors, \$4,250; loaned to stockholders, not officers, \$19,975.....	24,225.00
Does any officer, director, or trustee receive a commission or royalty on the business of the company?.....	No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.	Tornado.	Aggregate.
Gross risks written.....	\$ 4,719,835.00	\$ 416,285.00	\$ 5,136,120.00
Gross premiums received.....	56,556.92	1,998.21	58,880.17
Losses paid.....	23,043.68	119.05	23,162.73
Losses incurred.....	27,014.60	119.05	27,133.65
Amount at risk.....	5,359,683.00	1,287,802.00	6,647,485.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

SPRING GARDEN INSURANCE COMPANY.

Organized under the laws of the State of Pennsylvania, made to the Auditor of State of the
State of Iowa, pursuant to the laws thereof.

President, CHARLES ROBERTS.

Vice-President, AUGUSTUS THOMAS.

Secretary, CLARENCE E. PORTER.

[Incorporated, April 15, 1835. Commenced business, August 29, 1835.]

Home office, 431 Walnut street, Philadelphia, Pa.

CAPITAL STOCK.

Amount of capital stock authorized, \$400,000; subscribed for...	\$ 400,000.00
Amount of capital paid up in cash.....	400,000.00
Amount of net ledger assets, December 31st of previous year ...	1,229,836.62
Extended at.....	\$ 1,229,836.62

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement	\$ 71,883.33
Net collected	\$ 71,883.33
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	774,515.05
Total	\$ 846,398.38
Deduct gross premiums and bills in course of collection at this date	108,142.19
Entire premiums collected during the year.....	\$ 738,256.19
Deduct reinsurance, rebate, abatement and return premiums...	253,092.78
Received for premiums, other than perpetuals.....	\$ 485,163.41
Deposit premiums, received on perpetual risks.....	8,485.79
Rents from company's property, including \$4,000 for company's use of own building.	15,864.60
Interest on real estate mortgage loans and on other collateral loans	3,476.92
Interest and dividends on stocks and bonds.....	37,755.37
Total rents and interest.....	\$ 57,096.89

Profit on sale or maturity of ledger assets during the year over book values.	3,323.84
From all other sources.....	339.00
	<hr/>
Total income during the year.....	\$ 554,408.93
	<hr/>
Total footings.....	\$ 1,784,245.55

DISBURSEMENTS DURING YEAR

As shown by the books at home office at close of business December 31st.

	Fire.	Perpetuals.	
Gross amount paid for losses (including \$48,602.18 occurring in previous years).....\$	491,354.17		
Deduct amounts received for salvages (on losses of the last or previous years), \$5,157.48 and from reinsurance in other companies, \$231,-970.52.....	237,128.00	\$ 2,380.41	
	<hr/>	<hr/>	
Net amount paid during the year for losses \$	254,226.17	\$ 2,380.41	\$ 256,606.58
Deposit premiums returned.....			22,841.26
Paid stockholders for interest or dividends; amount declared during the year.....			32,000.00
Commissions or brokerage to agents, less received on reinsurances.....			84,610.37
Rents for company's own buildings.....			4,000.00
Salaries, fees and all other charges, officers, \$13,800.00; clerks, and other employees, \$20,428.34.....			34,228.34
Taxes on premiums, \$12,875.08; on real estate taxes, \$4,885.46...			17,760.54
Insurance department fees and agents' licenses, \$4,201.89; internal revenue, \$3,503.09; tax on franchise, \$2,052.....			9,756.98
Advertising, printing and stationery, \$5,043.48; legal expenses, \$1,000; repairs and expenses on real estate, \$6,984.06; maps, \$3,065.57; miscellaneous, \$52,813.64.....			68,906.75
Losses on sales or maturity of ledger assets, \$845.96; other disbursements, \$13,825.15.....			14,671.11
			<hr/>
Total expenditures during the year.....			\$ 545,381.93
			<hr/>
Balances.....			\$ 1,238,863.62

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value real estate (Schedule A), unincumbered.	\$ 366,001.17
Mortgage loans on real estate (Schedule B), first liens	\$ 50,870.00
Loans secured by pledge of bonds, stocks, or other collateral (Schedule C).....	25,000.00
Book value of bonds excluding interest, \$649,657.36; and stocks, \$121,349.03 (Schedule D)	771,006.39
Cash in company's office, \$3,385.26; deposited in banks, \$23,-155.25	26,540.51
Bills receivable.....	423.00
	<hr/>
Total.....	\$ 1,239,841.07
Deduct ledger liabilities:	
Agents' credit balances.	977.45
	<hr/>
Total net ledger assets, as per balances on page 1.....	\$ 1,238,863.62

IOWA INSURANCE REPORT.

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NON-LEDGER ASSETS.

Interest accrued, on mortgages	\$ 857.01	
Rents accrued on company's property or lease.....	342.50	
Total carried out.....		\$ 1,199.51
Market value (not including interest in item 9) of bonds and stocks over book value, as per Schedule D.....		63,104.61
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 106,997.38	
Deduct cost of collection, commission and brokerage.....	18,260.93	88,736.45
Due from other companies for reinsurance of losses paid.....		2,073.25
Gross assets.....		\$ 1,393,977.44
Deduct assets not admitted.		
Bills receivable, past due.....	\$ 23.00	
Depreciation from book value of above net ledger asset to bring same to market value—real estate.....	55,201.17	55,224.17
Total admitted assets.....		\$ 1,338,753.27

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due	\$ 10,494.97	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.	35,624.52	
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	14,105.46	
Total amount of claims for losses.....	\$ 60,224.95	
Deduct reinsurance due or accrued (give list of companies and amounts), as per Schedule E.....	22,610.84	
Net amount of unpaid losses.....		\$ 37,614.11
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$335,643.84; unearned premiums (50 per cent.).....	\$ 162,821.92	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$368,688.74; unearned premiums (pro rata)...	215,647.52	
Total unearned premiums as computed above.....		\$ 378,469.44
Amount reclaimable by the insured on perpetual fire insurance policies, being 90 or 95 per cent of the premium or deposit received.....		374,663.32
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued.		674.45
Reserve for contingences.....		15,000.00
Return premiums, \$19,345.43; and reinsurance premiums, \$6,982.13		26,327.56
All other liabilities, viz.: Agency expenses, \$1,115.22; agency taxes, \$1,417.36.....		2,532.58
Total amount of all liabilities.		\$ 835,281.46
Joint stock capital actually paid up in cash.....	\$ 400,000.00	
Divisible surplus.....	103,471.81	503,471.81
Total.....		\$ 1,338,753.27

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force December 31, 1899.....	\$ 148,850,901.19	\$ 1,274,327.58
Written or renewed in 1900.....	75,052,689.62	774,515.05
Totals.....	\$ 223,903,590.81	\$ 2,048,842.63
Deduct expiration and cancellations.....	87,497,241.75	826,008.36
In force December 31, 1900.....	\$ 136,406,349.06	\$ 1,222,834.27
Deduct amount reinsured	65,119,327.08	528,521.69
Net amount in force.....	\$ 71,287,021.98	\$ 694,312.58
Largest amount in any one hazard, \$15,000.		

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?.....	No.
Losses incurred during the year (fire, \$231,549.29; perpetual, \$2,331.28).....	\$ 233,880.57
Total amount of the company's stock owned by the directors at par value.....	79,050.00
Does any officer, director, or trustee receive a commission or royalty on the business of the company?.....	No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire risks.
Gross risks written.....	\$ 1,437,989.58
Gross premiums received.....	12,077.72
Losses paid.....	8,588.65
Losses incurred.....	7,977.57
Amount at risk.....	1,791,711.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
UNITED STATES BRANCH OF THE SUN INSURANCE OFFICE.

Organized under the laws of the Kingdom of Great Britain, made to the Auditor of State
of the State of Iowa, pursuant to the laws thereof.

Manager, J. J. GUILLE.

[Incorporated, A. D. 1710. Commenced business in United States, August 1, 1882.]

Home Office, 54 Pine street, New York City.

CAPITAL STOCK.

Amount of net ledger assets, December 31st of previous year ...	\$ 2,378,253.38
Extended at.....	\$ 2,378,253.38

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.	
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement	\$ 130,835.37
Net collected	\$ 130,835.37

Gross premiums written and renewed during the year, as per item 2, page 3, part VI	1,960,372.25	
Total	\$ 2,091,207.62	
Deduct gross premiums and bills in course of collection at this date	117,943.12	
Entire premiums collected during the year	\$ 1,973,264.50	
Deduct reinsurance, rebate, abatement and return premiums ..	457,396.71	
Received for premiums other than perpetuals	\$ 1,515,867.79	\$ 1,515,867.79
Rents from company's property, including \$15,800 for company's use of own buildings.....	20,316.80	
Interest on real estate mortgage loans.....	9,680.00	
Interest and dividends on stocks and bonds, \$69,685.22; from all other sources, \$1,402.04.....	71,087.26	
Total rents and interest		\$ 100,484.06
Profit on sale or maturity of ledger assets during the year over book values.....		14,162.62
Total income during the year		\$ 1,630,514.47
Total footings		\$ 4,008,767.85

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross amount paid for losses (including \$183,916.69 occurring in previous years)	\$ 1,176,899.95	
Deduct amounts received for salvages (on losses of the last or previous years), \$6,718.93; and from reinsurance in other companies, \$112,258.19.....	118,977.12	
Net amount paid during the year for losses	\$ 1,057,922.83	\$ 1,057,922.83
Commissions or brokerage to agents, less received on reinsurance		341,773.88
Salaries and allowances to agents		59,858.89
Rents (including \$15,800 for company's use of own buildings) ..		20,764.16
Salaries, fees and all other charges; officers, \$32,100; clerks, \$42,608.03; other employees, \$19,635.42.....		94,343.45
Taxes on premiums, \$34,091.77; on real estate, \$2,888.38; internal revenue, \$9,884.48.....		46,864.63
Insurance department fees and agent's licenses, \$4,778; municipal licenses, \$2,298.50.....		7,076.50
Advertising, printing and stationery, \$14,535.93; legal expenses, \$1,098.75; repairs and expenses on real estate, \$6,201.66; furniture and fixtures, \$437.26; miscellaneous, \$13,556.92.....		35,830.52
Losses on sales or maturity of ledger assets.....		19,961.25
Remitted to home office		3,083.04
Total expenditures during the year		\$ 1,687,479.15
Balances		\$ 2,321,288.70

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value real estate (Schedule A), unincumbered.....	\$ 261,189.97
Mortgage loans on real estate (Schedule B), first liens.....	188,000.00
Book value of bonds excluding interest, \$1,298,523.98; and stocks, \$231,761.29 (Schedule D).....	1,530,285.27

Cash in company's office, \$625.27; deposited in banks, \$197,-

029.15.....	197,654.42
Agents' debit balances (secured) ..	147,232.62

Total.....	\$ 2,324,362.28
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Deduct ledger liabilities:

Agents' credit balances.....	3,073.58
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Total net ledger assets, as per balances on page 1....	\$ 2,321,288.70
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NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$ 1,850.83
Interest due and accrued on bonds and stocks	17,682.48
Interest accrued on other assets.....	263.17
Rents accrued on company's property or lease.....	1,316.67

Total carried out.....	\$ 21,113.15
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Market value (not including interest in item 9) of bonds and stocks over book value, as per Schedule D.....	125,424.73
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Gross premiums in course of collection December 31st, not more than three months due	\$ 108,154.39
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Deduct cost of collection, commission and brokerage.....	28,329.45
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Net amount of uncollected premiums, not more than three months due.....	79,824.94
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Gross assets	\$ 2,547,651.52
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Deduct assets not admitted:

Depreciation from book values of above net ledger assets to bring same to market value—bonds and stocks.....	11,189.97
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Total.....	\$ 11,189.97
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Total admitted assets.....	\$ 2,536,461.55
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NON-LEDGER LIABILITIES.

Losses adjusted and unpaid (due, \$17,796.31; not yet due, \$36,- 857.13).....	\$ 54,653.44
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Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	163,721.00
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Losses resisted (not outlawed), including interest, costs and other expenses thereon	13,753.00
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Total amount of claims for losses	\$ 232,127.44
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Deduct reinsurance due or accrued (give list of companies and amounts), as per Schedule E.....	37,827.28
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Net amount of unpaid losses.....	\$ 194,300.16
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Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy including interest premiums on perpetual fire risks, \$1,048,744.90; unearned premiums (50 per cent.)	\$ 524,372.45
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Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$1,663,475.57; unearned premiums (pro rata).	823,484.18
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Total unearned premiums as computed above.....	\$ 1,347,856.63
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Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued.....	4,077.85
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IOWA INSURANCE REPORT.

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Reinsurance premiums.....	9,706.00
Total amount of all liabilities	\$ 1,555,940.64
Divisible surplus	980,520.91
Total	\$ 2,536,461.55

MISCELLANEOUS.

	Fire risks.	Premiums thereon
In force December 31, 1899, as per line 5 under this heading in last year's statement.....	\$ 327,457,988	\$ 2,790,425.97
Written or renewed during the year.....	207,438,897	1,960,372.25
Total.....	\$ 534,896,885	\$ 4,750,798.22
Deduct those expired and marked off as terminated.....	198,585,962	1,855,252.46
In force at the end of the year.....	\$ 336,310,923	\$ 2,895,545.76
Deduct amount reinsured	24,350,942	183,325.29
Net amount in force.....	\$ 311,959,981	\$ 2,712,220.47
Largest amount on any one risk, not deducting reinsurance, \$75,000.00		

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?	No.
Losses incurred during the year, fire.....	\$1,054,400.30
Does any officer, director, or trustee receive a commission or royalty on the business of the company?.....	No.
The amount of "Special Reserve Fund," according to said law, deposited with the insurance department of the State of New York.....	200,000.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Gross risks written	\$ 1,101,629.00
Gross premiums received	14,333.00
Losses paid.....	10,909.00
Losses incurred	9,970.00
Amount at risk.....	1,387,792.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
UNITED STATES BRANCH OF THE SVEA FIRE AND LIFE INSURANCE COMPANY, LIMITED, OF GOTHENBURG, SWEDEN.

Organized under the laws of Sweden, made to the Auditor of State of the State of Iowa, in pursuance of the laws thereof.

Trustees in the United States:

ROBERT B. WOODUARD, Brooklyn, N. Y. CHARLES S. FAIRCHILD, New York City.
 STEWART L. WOODFORD, Brooklyn, N. Y.

Managers for the United States: WEED & KENNEDY.

[Organized or incorporated, May 18, 1866. Commenced business in United States, August, 1884.]

Principal office in United States, 29 and 31 Liberty street, New York City.

CAPITAL STOCK.

Amount of net ledger assets, December 31st of previous year...\$ 580,725.98

INCOME DURING YEAR.

As shown by the books at home office at close of business
December 31st.

	Fire	
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement (not included in ledger assets)\$	92,747.69	
Net collected.....	92,747.69	
Gross premiums written and renewed during the year, as per item 2, page 3, part VI	705,876.27	
Total ...	798,623.96	
Deduct gross premiums and bills in course of collection at this date (not included in ledger assets).....	109,559.18	
Entire premiums collected during the year	\$ 689,064.78	
Deduct reinsurance, rebate, abatement and return premiums ...	199,038.11	
Received for premiums other than perpetuals..	\$ 490,026.67	
Interest and dividends on stocks and bonds, \$16,287.58; from all other sources, \$692.96.	16,980.54	
Total rents and interest	\$ 16,980.54	
Profit on sale or maturity of ledger assets during the year over book values.	7,051.57	
From all other sources, viz.: (Itemize profit and loss account) Received from home office.....	70,000.00	
Total income during the year	\$ 584,058.78	
Total footings	\$ 1,164,784.76	

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business
December 31st.

	Fire.	
Gross amount paid for losses (including \$58,134.63 occurring in previous years).....	\$ 394,289.44	
Deduct amounts received for salvages (on losses of the last or previous years) \$4,334.48; and from reinsurance in other companies, \$54,275.85.	58,610.33	
Net amount paid during the year for losses	\$ 335,679.11	
Paid stockholders for interest or dividends (amount declared during the year, remitted to home office).	15,931.24	
Commissions or brokerage to agents, less received on reinsurance.....	160,126.69	
Salaries, fees and all other charges, officers	900.00	
Taxes on premiums	11,810.16	
Insurance department fees and agents' licenses, \$3,489.71; municipal licenses, \$935.56; tax on franchise, \$1,119.35.	5,544.62	
Miscellaneous, \$, 8,275.82.....	9,367.91	
Total expenditures during the year.....	\$ 539,359.73	
Balances	\$ 625,425.03	

IOWA INSURANCE REPORT.

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LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close
of business December 31st.

Book value of bonds excluding interest.	\$	521,248.74
Cash in company's office, \$1,328.26; deposited in banks, \$84,818.84		86,147.10
Bills receivable		26,206.89

Total.....	\$	633,602.73
Deduct ledger liabilities:		
Agents' credit balances.		8,177.70

Total net ledger assets as per balances on page 1.....	\$	625,425.03
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NON-LEDGER ASSETS.

Interest accrued on bonds and stocks	\$	4,397.91
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Total carried out.....	\$	4,397.91
Market value, not including interest in item 9, of bonds and stocks over book value, as per Schedule D.....		138.76

Gross premiums in course of collection December 31st, not more than three months due.....	\$	108,147.03
Deduct cost of collection, commission and brokerage.....		27,114.18

Net amount of uncollected premiums, not more than three months due.....	\$	81,032.85
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Total admitted assets.....	\$	710,994.55
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NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due	\$	14,799.58
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....		26,237.91
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....		8,313.00

Total amount of claims for losses.....	\$	49,350.49
Deduct re-insurance due or accrued (give list of companies and amounts), as per Schedule E		2,327.94

Net amount of unpaid losses.....	\$	47,022.55
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Gross premiums, less reinsurance, received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$379,763.31; unearned premiums (50 per cent).....	\$	189,881.66
Gross premiums, less reinsurance, received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$246,672.22; unearned premiums (pro rata)		137,943.13

Total unearned premiums as computed above.....	\$	327,824.79
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Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued.....		317.08
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Commissions, brokerage and other charges due to agents and brokers, on premiums paid.		5,735.11
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Return premiums, \$10,811.79; and re-insurance premiums, \$2,783.99.....		13,595.78
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All other liabilities, viz.: Miscellaneous.....		314.10
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Total amount of all liabilities.....	\$	394,809.41
Divisible surplus		316,185.14

Total.....	\$	710,994.55
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MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement \$	44,197,652	\$ 582,778.75
Written or renewed during the year	48,143,248	705,876.27
Total.....	92,340,900	\$ 1,288,655.02
Deduct those expired and marked off as terminated	45,100,047	611,950.92
In force at the end of the year.....	47,240,853	\$ 676,704.10
Deduct amount reinsured	3,229,466	50,268.57
Net amount in force .	44,011,387	\$ 626,435.53
Largest amount written on any one risk, not deducting reinsurance, \$ 30,000.		

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?.....	No.
Losses incurred during the year. Fire.....	\$ 332,070.74

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Gross risks written.....	\$ 270,375.00
Gross premiums received.....	3,600.05
Losses paid.....	116.60
Losses incurred.....	116.60
Amount at risk.....	

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
THURINGIA INSURANCE COMPANY.

Organized under the laws of the Empire of Germany, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

F. G. Voss, U. S. Manager.

[Incorporated, September, 1853. Commenced business, July, 1896.]

Home office, 100 William street, New York City.

CAPITAL STOCK.

Amount of capital stock paid up in cash	\$ 200,000.00
Extended at.....	\$ 550,632.22

INCOME DURING YEAR

As shown by the books at home office at close of business December 31st.

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	Fire. 163,345.54
Net collected	\$ 163,345.54
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	1,178,747.02
Total.....	\$ 1,342,092.56

Deduct gross premiums and bills in course of collection at this date	180,149.45	
Entire premiums collected during the year.....	\$ 1,161,943.11	
Deduct reinsurance, rebate, abatement and return premiums...	323,992.78	
Received for premiums other than perpetuals.....		\$ 837,950.33
Total rents and interest		10,320.00
From all other sources, viz: Remittance from home office.....		243,000.00
Total income during the year		1,091,270.33
Total footings.....		\$ 1,641,902.55

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

	Fire.	
Gross amount paid for losses (including \$68,997.48 occurring in previous years)	\$ 467,178.54	
Deduct amounts received for salvages (on losses of the last or previous years), \$319.58; and from re-insurance in other companies, \$48,732.03.....	49,051.61	
Net amount paid during the year for losses.	\$ 418,126.93	\$ 418,126.93
Commissions or brokerage to agents, less received on reinsurances		308,992.80
Salaries and allowances to agents.....		3,874.72
Salaries, fees and all other charges, officers, \$6,000; clerks, \$21,771.51; other employees, \$16,060.31		43,831.82
Taxes on premiums		13,547.67
Insurance department fees and agents' licenses, \$4,164.57; municipal licenses, \$2,572.31.....		6,736.88
Advertising, printing and stationery, \$8,368.54; miscellaneous, \$4,816.68.....		13,185.22
Total expenditures during the year		\$ 808,296.04
Balances.....		\$ 833,606.51

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value of bonds, excluding interest..	\$ 810,105.99	
Cash in company's office, \$288.54; deposited in bank, \$13,498.92.	13,787.46	
Agent's debit balances, \$9,713.06, secured	9,713.06	
Total.....	\$ 833,606.51	
Total net ledger assets, as per balances on page 1.		\$ 833,606.51

NON-LEDGER ASSETS

Interest accrued on bonds and stocks.....	\$ 8,337.50	
Total carried out.....		\$ 8,337.50
Market value (not including interest in item 9) of bonds and stocks over book value, as per Schedule D		37,408.79
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 177,352.23	

Deduct cost of collection, commission and brokerage.....	45,359.92	
Net amount of uncollected premiums, not more than three months due.....		131,992.31
Gross assets		\$ 1,011,345.11
Total admitted assets.....		\$ 1,011,345.11

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid	\$ 8,002.74	
Losses in process of adjustment, or in suspense, including all reported and supposed losses	32,817.23	
Total amount of claims for losses...	\$ 40,819.97	
Deduct reinsurance due or accrued, as per Schedule E	4,106.79	
Net amount of unpaid losses		\$ 36,713.18
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$472,226.48; unearned premiums (50 per cent)	\$ 236,113.24	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$557,006.23; unearned premiums (pro rata)..	373,460.92	
Total unearned premiums as computed above..		\$ 609,574.16
Reinsurance premiums.....		1,714.67
Total amount of all liabilities.....		\$ 648,002.01
Joint stock capital actually paid up in cash.....	\$ 200,000.00	
Divisible surplus	163,343.10	363,343.10
Total.....		\$ 1,011,345.11

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year, as per line 5 under this heading in last year's statement.....	\$ 63,501,346.80	\$ 798,191.71
Written or renewed during the year 1900.....	103,512,279.57	1,152,710.39
Total	\$ 167,013,626.37	\$ 1,950,902.10
Deduct those expired and marked off as terminated.....	63,374,478.19	851,449.90
In force at end of the year 1900.....	\$ 103,639,148.18	\$ 1,099,452.20
Deduct amount reinsured.....	5,055,219.79	70,219.49
Net amount in force December 31, 1900.....	\$ 98,583,928.39	\$ 1,029,232.71
Largest amount written on any one risk, not deducting reinsurance, \$10,000.00.		

GENERAL INTERROGATORIES

Losses incurred during the year, fire	\$ 398,337.98
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BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Gross risks written	\$ 866,839.02
Gross premiums received.....	12,363.54
Losses paid.....	4,360.41
Losses incurred.....	3,435.06
Amount at risk.....	934,952.52

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
TRADERS' INSURANCE COMPANY.

Organized under the laws of the State of Illinois, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, E. BUCKINGHAM.

First Vice-President, J. J. MITCHELL.

Secretary, S. A. ROTHERMEL.

[Incorporated, February, 1865.

Commenced business, May, 1872.]

Home office, 160 LaSalle Street, Chicago.

CAPITAL STOCK.

Amount of capital stock authorized, \$500,000; subscribed for.....	\$ 500,000.00
Amount of capital paid up in cash.....	500,000.00
Amount of net ledger assets, December 31st of previous year....	1,824,508.56
Extended at.....	\$ 1,824,508.56

INCOME DURING YEAR

As shown by the books at home office at close of business December 31st.

	Fire	
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	\$ 110,634.63	
Deduct amount of same not collected.....	13.88	
Net collected.....	\$ 110,620.75	
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	1,445,094.26	
Total.....	\$ 1,555,715.01	
Deduct gross premiums and bills in course of collection at this date.....	154,417.30	
Entire premiums collected during the year.....	\$ 1,401,297.71	
Deduct reinsurance, rebate, abatement and return premiums...	312,680.65	
Received for premiums other than perpetuals.....		\$ 1,088,617.06
Rents from company's property.....	1,212.87	
Interest on real estate mortgage loans, \$14,323.06; on other collateral loans, \$1,386.86	15,709.92	
Interest and dividends on stocks and bonds, \$78,813.22; from other sources, \$463.40.....	79,276.62	
Total rents and interest.....		96,199.41
Profit on sale or maturity of ledger assets during the year over book values.....		54,693.75
Total income during the year.....		1,239,510.22
Total footings.....		\$ 3,064,018.78

DISBURSEMENTS DURING YEAR

As shown by the books at home office at close of business December 31st.

Gross amount paid for losses (including \$94,869.63 occurring in previous years).....	\$ 776,344.35
Deduct amounts received for salvages (on losses of the last or previous years), \$6,857.47; and from reinsurance in other companies, \$111,150.56.....	118,008.03 \$ 658,336.32
Paid stockholders for interest or dividends; amount declared during the year.....	50,000.00
Commissions or brokerage to agents, less received on reinsurances.....	235,143.85
Salaries and allowances to agents.....	4,100.00
Rents.....	6,000.00
Salaries, fees and all other charges; officers, \$11,200; clerks, \$23,146.39; other employees, \$29,582.50.....	73,928.89
Taxes on premiums, \$23,649.08; on real estate, \$624.07.....	24,273.15
Insurance department fees and agents' licenses, \$8,286.99; municipal licenses, \$716.50; tax on franchise, \$9,261.85.....	18,265.34
Advertising, printing and stationery, \$17,055.11; repairs and expenses on real estate, \$176.81; miscellaneous, \$40,749.70..	57,981.62
Items charged to profit and loss.....	528.65
Total expenditures during the year.....	1,128,557.82
Balances.....	\$ 1,935,460.96

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value real estate (Schedule A), unincumbered.....	\$ 45,746.17
Mortgage loans on real estate (Schedule B), first liens.....	176,850.00
Loans secured by pledge of bonds, stocks or other collateral (Schedule C).....	21,000.00
Book value of bonds excluding interest, \$396,068.75, and stocks, \$1,185,435.40 (Schedule D).....	1,581,504.15
Cash in company's office, \$770.16; deposited in banks, \$104,116.33.....	104,886.49
All other ledger assets.....	15,975.24
Total.....	\$ 1,945,962.05
Deduct ledger liabilities:	
Agents' credit balance.....	10,501.09
Total net ledger assets, as per balances on page 1.....	\$ 1,935,460.96

NON-LEDGER ASSETS.

Interest due, \$715; and accrued, \$3,499.18 on mortgages.....	\$ 4,214.18
Interest accrued on bonds and stocks.....	6,056.13
Interest accrued on collateral loans.....	315.00
Interest accrued on other assets.....	245.84
Rents due.....	82.00
Total carried out.....	10,913.15
Market value (not including interest in item 9) of bonds and stocks over book value, as per Schedule D.....	324,255.25
Gross premiums in course of collection December 31st, not more than three months due.....	151,066.65

IOWA INSURANCE REPORT.

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Deduct cost of collection, commission and brokerage.....	15,711.87	
Net amount of uncollected premiums not more than three months due.....		135,354.78
Total admitted assets.....		\$ 2,405,984.14

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, due, \$17,728.56; not yet due, \$19,458.57; \$ 37,187.13		
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	77,104.10	
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	11,435.00	
Total amount of claims for losses.....	\$ 125,726.23	
Deduct reinsurance due or accrued (give list of companies and amounts) as per Schedule E.....	18,928.20	
Net amount of unpaid losses.....		\$ 106,798.03
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$24,855.38; unearned premiums (50 per cent).....	\$ 412,427.69	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$662,509.61; unearned premiums (pro rata)....	374,860.36	
Total unearned premiums as computed above.....		\$ 787,288.05
Total amount of all liabilities.....		\$ 894,086.08
Joint stock capital actually paid up in cash.....	\$ 500,000.00	
Divisible surplus.....	1,011,898.06	1,511,898.06
Total.....		\$ 2,405,984.14

MISCELLANEOUS

	Fire risks.	Premiums thereon
In force on the 31st day of December of the previous year, as per line 5 under this heading in last year's statement.....	\$ 115,540,592	\$ 1,312,577.70
Written or renewed during the year.....	116,075,063	1,445,094.26
Total.....	\$ 231,615,655	\$ 2,757,671.96
Deduct those expired and marked off as terminated.....	106,617,545	1,158,206.19
In force at the end of the year.....	\$ 124,998,110	\$ 1,599,465.77
Deduct amount reinsured.....	8,926,503	112,100.78
Net amount in force.....	\$ 116,071,607	\$ 1,487,364.99
Largest amount written on any one risk, not deducting reinsurance, \$25,000.00		

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?.....	No.
Losses incurred during the year, fire.....	\$ 659,194.02
Total amount of the company's stock owned by the directors at par value.....	142,300.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire.	Tornado.	Aggregate.
Gross risks written.....	\$ 987,119.00	\$ 2,300.00	\$ 989,419.00
Gross premiums received.....	15,105.77	15.50	15,121.27
Losses paid.....	4,547.64		4,547.64
Losses incurred.....	4,588.16		4,588.16
Amount at risk.....	1,085,830.00	2,300.00	1,088,130.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
TRANSATLANTIC FIRE INSURANCE COMPANY.

Organized under the laws of the State of Hamburg, Germany, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

General Manager, J. BLUMBERGER.

U. S. Manager, ADOLPH LOEB.

Home Office, 10 Alterwall, Hamburg.

CAPITAL STOCK.

Amount of net ledger assets, December 31st of previous year...	\$ 714,505.83
Extended at.....	\$ 714,505.83

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	\$ 95,062.02	Fire.
Net collected.....	\$ 95,062.02	
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	658,926.88	
Total.....	\$ 753,988.90	
Deduct gross premiums and bills in course of collection at this date	61,619.25	
Entire premiums collected during the year.	\$ 692,369.65	
Deduct reinsurance, rebate, abatement and return premiums....	268,958.44	
Received for premiums other than perpetuals.....	\$ 423,411.21	\$ 423,411.21
Interest and dividends on stocks and bonds.....	17,427.28	
Total rents and interest.....		17,427.28
Remittance from home office		57,939.08
Total income during the year.....		498,678.47
Total footings		\$ 1,213,184.30

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross amount paid for losses (including \$80,308.18 occurring in previous years).....	\$ 488,632.72
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Deduct amounts received for salvages (on losses of the last or previous years), \$5,591.32; and from reinsurance in other companies, \$51,570.48	57,161.80	
Net amount paid during the year for losses.	\$	431,470.92
Commissions or brokerage to agents, less received on reinsurances.....		101,467.16
Rents		3,164.98
Salaries, fees and all other charges		28,883.53
Taxes on premiums.....		11,129.73
Insurance department fees and agents' licenses, \$1,788.60; municipal licenses, \$1,177.72.....		2,966.32
Advertising, printing and stationery, \$4,037.59; miscellaneous, \$29,039.25.....		32,076.84
Losses on sales or maturity of ledger assets, \$16,848.14; other disbursements, viz.: Interest to home office, \$12,258.82.....		29,106.96
Total expenditures during the year.	\$	640,266.44
Balances	\$	572,917.86

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st

Book value of bonds excluding interest (Schedule D).....	\$	538,842.50
Cash in company's office, \$2,030.31; deposited in banks, \$11,743.35		13,773.72
Certificates of deposits in hands of trustees		20,052.74
Due receivable.....		248.90
Total	\$	572,917.86
Total net ledger assets, as per balances on page 1..	\$	572,917.86

NON-LEDGER ASSETS.

Interest accrued on bonds and stocks.....	\$	4,755.00
Total carried out.	\$	4,755.00
Market value (not including interest in item 9) of bonds and stocks over book value, as per Schedule D.....		15,872.50
Gross premiums in course of collection December 31st, not more than three months due	\$	61,619.25
Deduct cost of collection, commission and brokerage.....		13,631.73
Net amount of uncollected premiums, not more than three months due.....	\$	47,987.52
Due from other companies for reinsurance on losses already paid.....		179.93
Gross assets.....	\$	641,712.81
Total admitted assets.....	\$	641,712.81

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due.....	\$	5,537.50
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....		25,836.88
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....		10,727.50
Total amount of claims for losses.....	\$	42,101.88
Deduct reinsurance due or accrued, as per Schedule E....		2,519.55
Net amount of unpaid losses.....	\$	39,582.33

Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$365,295.73; unearned premiums (50 per cent)...	\$ 182,647.87	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$197,943.72 unearned premiums (<i>pro rata</i>)	107,659.35	
Total unearned premiums as computed above	\$ 290,307.2	
Return premiums.....	1,752.4	
Total amount of all liabilities	\$ 331,641.4	
Joint stock capital actually paid up in cash	\$ 200,000.00	
Divisible surplus	110,070.82	310,070.82
Total	\$ 641,712.2	

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement.....	\$ 68,804,786	\$ 745,772.79
Written or renewed during the year.....	55,987,935	658,920.94
Totals.....	\$ 124,792,721	\$ 1,404,693.73
Deduct those expired and marked off as terminated	78,549,991	801,275.62
In force at the end of the year	\$ 46,242,730	\$ 603,418.11
Deduct amount reinsured.....	3,282,319	40,143.62
Net amount in force.....	\$ 42,960,411	\$ 563,274.49
Largest amount written on any one risk, not deducting reinsurance \$10,000.00		

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?	No
Have any of those notes been hypothecated, sold, or used in any manner as security for money loaned within the past year? If so, what amount?.....	No.
Balance of scrip outstanding and delivered to policy-holders.....	No.
Losses incurred during the year, fire	\$ 389,112.14
Does any officer, director or trustee receive a commission or royalty on the business of the company?	No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Gross risks written	\$ 362,274.00
Gross premiums received	4,877.00
Losses paid	9,562.00
Losses incurred	7,563.91
Amount at risk	549,600.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

UNION INSURANCE COMPANY.

Organized under the laws of the State of Pennsylvania, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, C. S. HOLLINSHEAD.

Secretary, EDGAR R. DAIMELS.

Assistant Secretary, M. JAS. NOWLAN

[Incorporated, February 6, 1804.

Commenced business, July 25, 1803.]

CAPITAL STOCK.

Amount of capital stock authorized, \$200,000; subscribed for.....	\$	200,000.00
Amount of capital paid up in cash.....		200,000.00
Amount of net ledger assets, December 31st of previous year..		493,913.60
Extended at.....	\$	493,913.60

INCOME DURING YEAR

As shown by the books at home office at close of business December 31st.

		Fire.
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	\$	52,275.70
Net collected.....	\$	52,275.70
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....		354,905.90
Total.....	\$	407,181.60
Deduct gross premiums and bills in course of collection at this date.....		56,407.13
Entire premiums collected during the year.....	\$	350,774.47
Deduct reinsurance, rebate, abatement and return premiums..		72,172.96
Received for premiums other than perpetuals.....	\$	278,601.51
Deposit premiums, received on perpetual risks		900.11
Rents from company's property.		2,724.91
Interest on real estate mortgage loans, \$495.00; on other collateral loans, \$570.38		1,065.38
Interest and dividends on stocks and bonds		15,995.12
Total rents and interest.....		19,785.41
Profits on sale or maturity of ledger assets during the year over book values.....		4,456.15
From all other sources, viz.: profit and loss .....		.73
Total income during the year.....	\$	303,743.91
Total footings.....	\$	797,657.51

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

	Fire.	
Gross amount paid for losses (including \$35,788.34 occurring in previous years).....	\$	213,323.20
Deduct amounts received for salvages (on losses of the last or previous years), \$2,309.26; and from reinsurance in other companies, \$14,355.45.....		16,664.71
Net amount paid during the year for losses.....	\$	196,658.49
Deposit premiums returned.....		632.81
Paid stockholders for interest or dividends (amount declared during the year).....		12,000.00
Commissions or brokerage to agents, less received on reinsurances.....		56,281.38
Salaries and allowances to agents.....		19,340.20
Salaries, fees and all other charges, officers, \$16,376.08; clerks, \$7,610.05.....		23,986.13
Taxes on premiums, \$5,627.35; on real estate, \$1,998.00.....		7,625.35
Insurance department fees and agents' licenses, \$2,439.74; tax on franchise, \$603.60.....		3,043.34
Advertising, printing and stationery, \$6,637.60; repairs and expenses on real estate, \$3,138.49; miscellaneous, \$13,778.95.....		23,555.04
Losses on sales or maturity of ledger assets, \$721.59; other disbursements, viz.: internal revenue tax, \$1,631.99.....		2,353.58
Total expenditures during the year.....	\$	345,442.41
Balances.....	\$	452,175.10

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value real estate (Schedule A), unincumbered.....	\$	159,076.32
Mortgage loans on real estate (Schedule B), first liens.....		9,900.00
Loans secured by pledge of bonds, stocks or other collateral (Schedule C).....		4,400.00
Book value of bonds excluding interest, \$187,503.29; and stocks, \$56,963.09 (Schedule D).....		244,466.38
Cash in company's office, \$1,197.35; deposited in banks, \$25,088.26.....		26,285.61
Cash in hands of manager at San Francisco.....		6,925.97
Bills receivable.....		1,120.82
Total.....	\$	452,175.10

Total net ledger assets, as per balances on page 1..... \$ 452,175.10

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$	150.00
Total carried out.....	\$	150.00
Market value of real estate over book value, as per schedule A.....		923.77
Market value (not including interest in item 9) of bonds and stocks over book value, as per Schedule D.....		34,721.77
Gross premiums in course of collection December 31st, not more than three months due.....	\$	56,407.13
Deduct cost of collection, commission and brokerage.....		15,704.88
Net amount of uncollected premiums, not more than three months due.....	\$	40,702.25

Due from perpetual insurance on building.....	742.50
Gross assets	\$ 529,414.90
Total admitted assets	\$ 529,414.90

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due.	\$ 12,376.78
Losses in process of adjustment, or in suspense, including all reported and supposed losses	24,172.13
Losses resisted (not outlawed), including interest, costs and other expenses thereon	4,000.00
Total amount of claims for losses	\$ 40,548.91
Deduct reinsurance due or accrued, as per Schedule E	6,633.86
Net amount of unpaid losses	\$ 33,915.05
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$205,401.85; unearned premiums (50 per cent)	\$ 102,700.92
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$202,182.63; unearned premiums (pro rata)	103,399.27
Total unearned premiums as computed above	\$ 206,100.19
Amount reclaimable by the insured on perpetual fire insurance policies, being 90 per cent. of the premium or deposit received	33,833.12
Stock fraction	29.70
Total amount of all liabilities	\$ 273,878.06
Total stock capital actually paid up in cash	\$ 200,000.00
Divisible surplus	55,536.84
Total	\$ 529,414.90

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement	\$ 39,929,543	\$ 409,201.57
Written or renewed during the year	33,574,655	354,905.90
Total	\$ 73,504,198	\$ 764,107.47
Deduct those expired and marked off as terminated	31,368,831	331,199.80
In force at the end of the year	\$ 42,135,367	\$ 432,907.67
Deduct amount reinsured	2,420,493	25,323.19
Net amount in force	\$ 39,714,874	\$ 407,584.48
Perpetual risks (not included above), \$1,258,459.00.		
Premiums on same, \$37,592.35.		
Largest amount written on any one risk, not deducting reinsurance, \$10,000.00.		

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?	No.
Losses incurred during the year, fire	\$ 183,317.75
Total amount of the company's stock owned by the directors at par value	38,980.00

IOWA INSURANCE REPORT.

Total amount loaned to stockholders, not officers..... 4,400.00
 Does any officer, director, or trustee receive a commission or royalty on the
 business of the company? .. No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Gross risks written.....	\$ 623,115.00
Gross premiums received.....	5,957.22
Losses paid.....	2,854.45
Losses incurred.....	2,406.35
Amount at risk.....	698,099.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
UNITED STATES BRANCH OF THE UNION ASSURANCE SOCIETY.

Organized under the laws of Great Britain, made to the Auditor of State of the State of
 Iowa, pursuant to the laws thereof.

United States Manager. HALL & HENSHAW.

[Incorporated, 1714. Commenced business in United States, 1891.]

Home office, in United States, 35 Pine Street New York.

CAPITAL STOCK.

Amount of net ledger assets, December 31st of previous year...	\$ 1,293,911.46
Extended at	\$ 1,293,911.46

INCOME DURING YEAR.

As shown by the books at home office at close of business
 December 31st.

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	\$ 180,646.49	
Net collected.....	\$ 180,646.49	
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	1,578,366.97	
Total	\$ 1,759,013.36	
Deduct gross premiums and bills in course of collection at this date	183,676.58	
Entire premiums collected during the year.....	\$ 1,575,336.78	
Deduct reinsurance, rebate, abatement and return premiums....	437,829.78	
Received for premiums other than perpetuals.....	\$ 1,137,507.00	\$ 1,137,507.00
Rents from company's property, including \$1,500 for company's use of own building.....	8,924.02	
Interest and dividends on stocks and bonds, \$36,866; from all other sources, \$580.18	37,446.18	
Total rents and interest	\$ 46,370.20	
Cash from home office.....		159,055.00
Total income during the year		1,343,532.20
Total footings		\$ 2,637,443.66

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross amount paid for losses (including \$165,948.64 occurring in previous years)	\$	903,235.50	
Deduct amounts received for salvages (on losses of the last or previous years), \$17,988.60; and from reinsurance in other companies, \$83,763.38		101,751.98	
Net amount paid during the year for losses	\$	801,483.52	\$ 801,483.52
Commissions or brokerage to agents, less received on reinsurances			261,708.40
Salaries and allowances to agents			26,664.90
Rents			1,500.00
Salaries, fees and all other charges, officers, \$10,260.06; clerks, \$19,584.06; other employees, \$1,260			31,104.12
Taxes on premiums, \$21,795.81; on real estate, \$2,924.02; on other investments, U. S. revenue, \$6,151.82			30,871.65
Insurance department fees and agents' licenses, \$5,146.74; municipal licenses, \$3,387.67; tax on franchise, \$37.00			8,571.41
Advertising, printing and stationery, \$1,996.42; miscellaneous \$54,589.65			54,586.07
Cash to home office			50,952.68
Total expenditures during the year			1,267,442.75
Balances	\$		1,370,000.91

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value real estate (Schedule A), unincumbered	\$	190,973.19	
Book value of bonds excluding interest		1,057,331.50	
Cash in company's office, \$18,923.83; deposited in banks, \$102,772.39		121,696.22	
Total	\$	1,370,000.91	
Total net ledger assets, as per balances on page 1	\$		1,370,000.91

NON-LEDGER ASSETS.

Interest accrued on bonds and stocks	\$	9,640.18	
Interest accrued on other assets		279.58	
Total carried out	\$		9,919.76
Market value of real estate over book value, as per Schedule A ..			9,026.81
Market value (not including interest in item 9) of bonds and stocks over book value, as per Schedule D			71,038.50
Gross premiums in course of collection December 31st, not more than three months due	\$	183,676.58	
Deduct cost of collection, commission and brokerage		27,416.42	
Net amount of uncollected premiums, not more than three months due			156,260.16
Gross assets	\$		1,616,246.14
Total admitted assets	\$		1,616,246.14

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due.....	\$	74,203.65
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....		110,096.30
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....		13,450.00
Total amount of claims for losses.....	\$	197,749.95
Deduct reinsurance due or accrued (give list of companies and amounts), as per Schedule E.....		13,916.65
Net amount of unpaid losses.....	\$	183,833.30
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$967,299.35; unearned premiums (50 per cent).....	\$	483,649.68
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$401,817.11; unearned premiums (pro rata).....		213,643.25
Total unearned premiums as computed above.....	\$	697,292.93
Return premiums, \$8,006.86; and reinsurance premiums, \$2,782.77		10,809.63
Total amount of all liabilities.....	\$	891,935.86
Divisible surplus.....		724,310.28
Total.....	\$	1,616,246.14

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force December 31, 1899.....	\$ 127,488,225	\$ 1,320,343.68
Written or renewed in 1900.....	153,776,508	1,578,110.32
Totals.....	\$ 281,264,733	\$ 2,898,454.00
Deduct expirations and cancellations.....	139,564,426	1,434,099.20
In force December 31, 1900.....	\$ 141,700,307	\$ 1,464,354.80
Deduct amount reinsured.....	10,143,951	95,238.34
Net amount in force.....	\$ 131,556,356	\$ 1,369,116.46
Largest amount in any one hazard, \$25,000.00		

GENERAL INTERROGATORIES

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?...	No.
Losses incurred during the year, fire.....	\$ 799,788.11
Does any officer, director, or trustee receive a commission or royalty on the business of the company?.....	No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

Gross risks written.....	\$ 1,198,267.00
Gross premiums received.....	15,541.12
Losses paid.....	4,080.18
Losses incurred.....	5,215.87
Amount at risk.....	1,318,093.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

UNITED FIRE INSURANCE COMPANY.

Organized under the laws of the State of Maryland, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, H. CRAWFORD BLACK.

Secretary, M. LEWIN HEWES.

[Incorporated, February 28, 1899. Commenced business, April 20, 1899.]

Home office, 306 Water Street.

CAPITAL STOCK.

Amount of capital stock authorized and subscribed for.....	\$ 250,000.00
Amount of capital paid up in cash.....	250,000.00
Amount of net ledger assets, December 31st, of previous year..	506,509.78
Extended at.....	\$ 506,509.78

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	\$ 33,118.00
Net collected.....	33,118.00
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	286,208.58
Total.....	\$ 319,326.58
Deduct gross premiums and bills in course of collection at this date.....	51,675.85
Entire premiums collected during the year.....	\$ 267,650.73
Deduct reinsurance, rebate, abatement and return premiums...	82,218.12
Received for premiums other than perpetuals.....	\$ 185,432.61
Rents from company's property, including \$1,500 for company's use of own buildings.....	4,887.75
Interest on real estate mortgage loans.....	187.00
Interest and dividends on stocks and bonds.....	13,377.82
Total rents and interest.....	\$ 18,452.57
Profit on sale or maturity of ledger assets during the year over book values.....	2,705.60
From all other sources.....	996.35
Total income during the year.....	207,587.13
Total footings.....	\$ 714,096.91

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross amount paid for losses, including \$22,718.66 occurring in previous years.....	\$ 137,671.26
Deduct amounts received for salvages (on losses of the last or previous years), \$1,331.90; and from reinsurance in other companies, \$24,171.88.....	25,503.78
Net amount paid during the year for losses.....	\$ 112,167.48
Commissions or brokerage to agents, less received on reinsurances.....	44,048.15
Rents, including \$1,500 for company's use of own buildings....	1,500.00
Salaries, fees and all other charges, officers, \$7,637.40; clerks, \$7,520.17; other employees, \$12,232.....	27,389.57
Taxes on premiums, \$1,932.55; on real estate, \$1,672.70..	3,605.25
Insurance Dep't fees and agents' licenses.....	9,560.28
Advertising, printing and stationery, \$13,543.88; repairs and expenses on real estate, \$1,079.93; furniture and fixtures, \$2,013.87.....	16,637.68
Total expenditures during the year.....	\$ 214,908.41
Balances	\$ 499,188.50

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value real estate (Schedule A), unincumbered.....	\$ 65,300.00
Mortgage loans on real estate (Schedule B), first liens.....	6,800.00
Book value of bonds excluding interest, \$370,921.00, and stocks, \$49,168.75 (Schedule D)	420,089.75
Cash in company's office, \$1,038.34; deposited in banks \$5,960.41.	6,998.75
Total.....	\$ 499,188.50
Total net ledger assets, as per balances on page I.....	\$ 499,188.50

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$ 147.55
Interest accrued on bonds and stocks.....	6,596.00
Rents accrued on company's property or lease.....	374.57
Total carried out.....	\$ 7,118.12
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 51,675.85
Deduct cost of collection, commission and brokerage.....	8,896.33
Net amount of uncollected premiums, not more than three months due.....	\$ 42,779.52
Due from reinsurance companies for loss already paid, \$2,862.08; office fixtures, cost, \$5,248.79.....	2,863.08
Gross assets	\$ 551,949.22
Deduct assets not admitted:	
Furniture, fixtures and safes.....	\$ 1.00
Depreciation from book values of above net ledger assets to bring same to market value—bonds and stocks.....	1,029.25
Total.....	\$ 1,030.25
Total admitted assets.....	\$ 550,918.97

NON-LEDGER LIABILITIES.

Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	\$	27,811.60	
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....		700.00	
Total amount of claims for losses.....	\$	28,511.60	
Deduct re-insurance due or accrued (give list of companies and amounts, as per Schedule E), Munich reinsurance		4,236.00	
Net amount of unpaid losses.....	\$		24,275.60
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$143.445.62; unearned premiums (50 per cent).....	\$	71,722.81	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$124,578.62; unearned premiums (pro rata)...		73,805.65	
Total unearned premiums as computed above,.....	\$		145,528.46
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued.....			1,380.70
Return premiums, \$6,449.99, and reinsurance premiums, \$8,105.61			14,555.60
Total amount of all liabilities	\$		185,740.36
Joint stock capital actually paid up in cash.			250,000.00
Divisible surplus.....			115,178.61
Total	\$		550,918.97

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement.....	\$ 24,872,248	\$ 208,970.19
Written or renewed during the year.	29,736.963	286,208.58
Total	\$ 54,609,211	\$ 495,178.77
Deduct those expired and marked off as terminated.....	21,020,799	181,092.83
In force at the end of the year.....	\$ 33,588,412	\$ 314,085.94
Deduct amount reinsured.....	4,705,975	46,061.70
Net amount in force.....	\$ 28,882,437	\$ 268,024.24

GENERAL INTERROGATORIES.

Losses incurred during the year, fire	\$	110,862.34
Total amount of the company's stock owned by the directors at par value.....		49,440.00
Does any officer, director, or trustee receive a commission or royalty on the business of the company?	No.	

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire Risks.
Gross risks written.....	\$ 239,608.00
Gross premiums received.....	3,319.43
Losses paid	2,046.57
Losses incurred	2,046.57
Amount at risk.....	383,470.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

UNITED STATES FIRE INSURANCE COMPANY.

Organized under the laws of the State of New York, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, W. W. UNDERHILL.

Vice-President and Secretary, SAMUEL M. CROFT.

[Incorporated, April 1, 1824.

Commenced business, April 9, 1824.]

Home office, 46 Pine street.

CAPITAL STOCK.

Amount of capital stock authorized, \$250,000.00; subscribed for.	\$ 250,000.00
Amount of capital paid up in cash.	250,000.00
Amount of net ledger assets, December 31st of previous year.	576,066.77
Extended at.....	\$ 576,066.77

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.

	Fire.	Marine and Inland.
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.	\$ 74,889.09	\$ 3,547.53
Deduct amount of same not collected.	89.06	
Net collected.	\$ 74,800.03	\$ 3,547.53
Gross premiums written and renewed during the year, as per item 2, page 3. part VI.	465,457.79	40,722.98
Total.	\$ 540,257.82	\$ 44,270.51
Deduct gross premiums and bills in course of collection at this date.	93,377.96	3,512.69
Entire premiums collected during the year.	\$ 446,879.86	\$ 40,756.82
Deduct reinsurance, rebate, abatement and return premiums.	128,768.21	7,287.59
Received for premiums other than perpetuals.	\$ 318,111.65	\$ 33,469.23
Rents.		642.06
Interest on real estate mortgage loans.		8,123.39
Interest and dividends on stocks and bonds.		17,180.30
Total rents and interest.		\$ 25,945.75
Profit on sale or maturity of ledger assets during the year over book values.		\$2,537.57

From all other sources, viz.: (Itemize profit and loss account)
Satisfaction pieces, \$12; insurance department fees returned,
\$67; local board fees returned, \$59.29

138.29

Total income during the year

\$ 430,202.49

Total footings

\$ 1,006,269.26

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

	Fire.	Marine and Inland.	
Gross amount paid for losses (including \$35,687.91 occurring in previous years)	\$ 199,750.97	\$ 22,237.47	
Deduct amounts received for salvages (on losses of the last or previous years), \$2,528.59; and from reinsurance in other companies, \$34,899.65	31,927.09	5,501.15	
Net amount paid during the year for losses	\$ 167,823.88	\$ 16,736.32	\$ 184,560.20
Paid stockholders for interest or dividends (amount declared during the year)			20,000.00
Commissions or brokerage to agents, less received on reinsurance			93,682.27
Rents (including \$7,000 for company's use of own buildings)			7,000.00
Salaries, fees and all other charges, officers, \$16,000; clerks, \$9,071.67			25,071.67
Taxes on premiums, \$4,347.03; on real estate, \$674.31; on other investments, \$2,558.33			7,579.67
Insurance department fees and agents' licenses, \$2,155.12; municipal licenses, \$337.75; tax on franchise, \$555.50			3,048.37
Advertising, printing and stationery, \$4,929.67; repairs and expenses on real estate, \$765.56; furniture and fixtures, \$124.40; miscellaneous, \$24,268.79			30,088.42
Losses on sales or maturity of ledger assets			625.00
Total expenditures during the year			\$ 371,655.60
Balances			\$ 634,613.66

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value real estate (Schedule A), unincumbered ..	\$ 45,327.21	
Mortgage loans on real estate (Schedule B), first liens	309,200.00	
Book value of bonds excluding interest, \$214,208.75; and stocks, \$44,823 (Schedule D)	259,031.75	
Cash in company's office, \$6,138.04; deposited in banks, \$14,916.66	21,054.70	
Total	\$ 634,613.66	
Total net ledger assets, as per balances on page 1		\$ 634,613.66

NON-LEDGER ASSETS.

Interest due, \$656.55; and accrued, \$1,193.95 on mortgages	\$ 1,850.50	
Interest accrued on bonds and stocks	627.07	
Total carried out		\$ 2,477.57
Market value of real estate over book value, as per Schedule A		672.79
Market value (not including interest in item 9) of bonds and stocks over book value, as per Schedule D		9,139.50

Gross premiums in course of collection December 31st, not more than three months due	\$ 96,891.65
Deduct cost of collection, commission and brokerage	20,897.48

Net amount of uncollected premiums, not more than three months due.	\$ 75
Reinsurance due from other companies on losses paid	
Total admitted assets	\$ 722

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid, not yet due	\$ 8,256.79
Losses in process of adjustment, or in suspense, including all reported and supposed losses	37,537.68
Losses resisted (not outlawed), including interest, costs and other expenses thereon	5,563.48

Total amount of claims for losses	\$ 51,357.95
Deduct reinsurance due or accrued, as per Schedule E	5,411.42

Net amount of unpaid losses	\$ 45
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$237,547.35; unearned premiums (50 per cent.)	\$ 118,773.67
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$235,652; unearned premiums (pro rata) ...	125,767.94
Gross premiums (less reinsurance), including both cash and bills, received and receivable upon all unexpired inland navigation risks, \$31,840.56; unearned premiums (50 per cent.	15,920.28

Total unearned premiums as computed above	\$ 260
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued	1
Return premiums, \$24,695.80, and reinsurance premiums, \$617.30	25
Total amount of all liabilities	\$ 332
Joint stock capital actually paid up in cash	250,000.00
Divisible surplus	140,020.17
Total	\$ 722

RISKS AND PREMIUMS.

	Fire risks.	Premiums.	Marine and inland risks.	Premiums.
In force December 31, 1899	\$ 43,084,595	\$ 441,281.85	\$ 1,226,092	\$ 32
Written or renewed in 1900	43,864,763	465,457.79	2,204,145	40
Totals	\$ 86,949,358	\$ 906,739.64	\$ 3,430,237	\$ 72
Deduct expirations and cancellations	33,384,819	366,320.74	2,347,729	40
In force December 31, 1900	\$ 53,564,539	\$ 540,418.90	\$ 1,082,508	\$ 32
Deduct amount reinsured	5,947,352	67,219.55	4,500	
Net amount in force	\$ 47,617,187	\$ 473,199.35	1,078,008	\$ 31
Largest amount written on any one risk, not deducting reinsurance, \$25,000.				

GENERAL INTERROGATORIES.

ave the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?.....No.

Losses incurred during the year, fire, \$164,513.98; marine and inland, \$21,830.78; tornado, \$561.86..... \$ 186,906.62
 Total amount of company's stock owned by the directors at par value..... 63,575.00
 Does any officer, director or trustee receive a commission or royalty on the business of the company?.....No.
 The amount of "special reserve fund," according to said law, deposited with the insurance department of the state of New York..... 125,000.00
 The amount of "guaranty surplus fund," as provided for by said law 15,020.17

BUSINESS IN THE STATE IOWA DURING THE YEAR.

	Fire risks.	Tornado.	Aggregate.
Gross risks written	\$ 410,114.09	\$ 6,300.00	\$ 416,414.09
Gross premiums received.....	4,840.64	40.75	4,881.39
Losses paid	973.84		973.84
Losses incurred.....	2,299.81		2,299.81
Amount at risk.....	758,815.00	6,300.00	765,115.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

VICTORIA FIRE INSURANCE COMPANY.

Organized under the laws of the State of New York, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, HENRY H. HALL. First Vice-President, WM. W. HENSHAW.
 Secretary, E. K. BEDDALL.

[Incorporated, 1896. Commenced business, July, 1896.]

Home office, 35 Pine street, New York City.

CAPITAL STOCK.

Amount of capital stock authorized and subscribed for.	\$ 200,000.00
Amount of capital paid up in cash.....	200,000.00
Amount of net ledger assets, December 31st of previous year..	230,793.68
Extended at.....	\$ 230,793.68

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	\$ 7,122.80
Net collected.....	7,122.80
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	113,410.31
Total	120,533.11
Deduct gross premiums and bills in course of collection at this date.....	5,443.73
Entire premiums collected during the year.	\$ 115,089.38

Deduct reinsurance, rebate, abatement and return premiums.....	25,269.15	
Received for premiums other than perpetuals.....\$	89,820.23	\$
Interest and dividends on stocks and bonds, \$7,848; from all other sources, \$177.04; bank.....	8,025.04	
Total rents and interest.....		\$
Total income during the year.....		\$
Total footings.....		\$

DISBURSEMENTS DURING YEAR

As shown by the books at home office at close of business December 31st.

Gross amount paid for losses, including \$16,324.36, occurring in previous years.	82,796.59	
Deduct amounts received for salvages (on losses of the last or previous years), \$989.42; and from reinsurance in other companies, \$2,347.06	3,336.48	
Net amount paid during the year for losses.....\$	79,460.11	\$
Commissions or brokerage to agents, less received on reinsurances.....		
Rents.....		
Salaries, fees and all other charges: officers, \$1,950.00; clerks, \$2,584.41; other employees, \$175.00.....		
Taxes on premiums, \$1,494.59; on other investments, United States revenue, \$424.11; insurance department fees and agents' licenses, \$959.23; municipal licenses, \$196.28.....		
Advertising, printing and stationery, \$62.46; miscellaneous, \$3,188.66.....		
Total expenditures during the year.....		\$
Balance		\$

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value of bonds excluding interest, \$208,563.50, and stocks, \$10,920 (Schedule D)	219,483.50	
Cash deposited in banks.....	497.81	
Total.....\$	219,981.31	
Total net ledger assets, as per balance on page 1.....		\$

NON-LEDGER ASSETS.

Interest accrued on bonds and stocks.....\$	1,807.82	
Interest accrued on other assets, bank.....	49.51	
Total carried out.....		\$
Market value (not including interest in item 9) of bonds and stocks over book value, as per Schedule D.....		
Gross premiums in course of collection December 31st, not more than three months due.....\$	5,443.73	
Deduct cost of collection, commission and brokerage.....	816.56	
Net amount of uncollected premiums, not more than three months due.....		\$
Total admitted assets.....		\$

NON-LEDGER LIABILITIES

Losses adjusted and unpaid, not yet due.....	\$	530.39
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....		15,798.61
Total amount of claims for losses.....	\$	16,329.00
Deduct reinsurance due or accrued (give list of companies and amounts) as per Schedule E.....		10,805.25
Net amount of unpaid losses.....	\$	5,523.75
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$75,796.59; unearned premiums (50 per cent).....	\$	37,898.30
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$11,622.15; unearned premiums (pro rata)...		6,603.17
Total unearned premiums as computed above.....	\$	44,501.47
Total amount of all liabilities.....	\$	50,025.22
Joint stock capital actually paid up in cash.....		200,000.00
Divisible surplus.....		4,967.09
Total.....	\$	254,992.31

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year.....	\$ 9,016,935	\$ 88,945.96
Written or renewed during the year.....	11,551,738	113,410.31
Total.....	\$ 20,568,673	\$ 202,356.27
Deduct those expired and marked off as terminated.....	11,950,818	113,550.44
In force at the end of the year.....	\$ 8,617,855	\$ 88,805.83
Deduct amount reinsured.....	115,660	1,387.09
Net amount in force.....	\$ 8,502,195	\$ 87,418.74
Largest amount in any one hazard, \$5,000.		

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?.....	No.
Losses incurred during the year, fire.....	\$ 68,279.76
Does any officer, director, or trustee receive a commission or royalty on the business of the company?.....	No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Gross risks written.....	\$ 93,500.00
Gross premiums received.....	1,200.97
Losses paid.....	17.93
Losses incurred.....	17.93
Amount at risk.....	101,500.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs

WESTCHESTER FIRE INSURANCE COMPANY.

Organized under the laws of the State of New York, made to the Insurance Department of the State of Iowa, pursuant to the laws thereof.

President, GEORGE R. CRAWFORD. *Vice-President and Treasurer*, JOHN Q. VANCE.
Secretary, MORELL O. BROWN. *First Assistant Secretary*, JOHN H. BROWN.
Second Assistant Secretary, FRED W. LOTZ.

[Incorporated as a Mutual Co., March 14, 1837 Commenced business as a Joint-Stock Company, January 1, 1870.]

Home office, 66 Wall street, New York, N. Y.

CAPITAL STOCK.

Amount of capital stock authorized and subscribed for	\$	300,000.00
Amount of capital paid up in cash.....		300,000.00
Amount of net ledger assets, December 31st of previous year...		2,257,808.84
Extended at.....		\$

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	\$	251,292.54
Deduct amount of same not collected.....		4,260.83

Net collected.....	\$	247,031.71
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....		1,972,144.56

Total	\$	2,219,176.27
Deduct gross premiums and bills in course of collection at this date.....		275,470.74

Entire premiums collected during the year.....	\$	1,943,705.53
Deduct re-insurance, rebate, abatement and return premiums..		417,702.80

Received for premiums, other than perpetuities.....	\$	1,526,003.33
Rents from company's property		1,563.25
Interest on real estate mortgage loans		34,459.21
Interest and dividends on stocks and bonds and from all other sources.....		78,404.74

Total rents and interest

on sale or maturity of ledger assets during the year over book values.....	10,227.50
Total income during the year.....	\$ 1,650,658.03
Total footings.....	\$ 3,908,466.87

DISBURSEMENTS DURING YEAR.

own by the books at home office at close of business December 31st:

amount paid for losses (including \$121,856.32 occurring in previous years).....	\$ 1,034,843.00
net amounts received for salvages (on losses of the last or previous years), \$4,311.91; and from reinsurance in other companies, \$143,078.65.....	147,390.56
Net amount paid during the year for losses	\$ 887,452.44
to stockholders for interest or dividends (amount declared during the year).....	48,000.00
commissions or brokerage to agents, less received on reinsurance	333,399.89
.....	3,125.08
salaries, fees and all other charges, officers, \$41,000; clerks, \$8,181.85; other employees, \$41,922.85.....	111,034.70
on premiums, \$27,483.58; on real estate, \$3,613.93.	31,097.51
insurance department fees and agents' licenses, \$7,469.49; municipal licenses, \$3,070.35, tax on franchise, \$1,864.49.....	12,404.33
printing, printing and stationery, \$24,374.44; miscellaneous, \$13,676.14	138,050.58
Total expenditures during the year.....	\$ 1,564,564.53
Balances	\$ 2,343,902.34

LEDGER ASSETS.

er ledger accounts shown by the books at home office at close of business December 31st.

market value real estate (Schedule A), unincumbered.	\$ 225,047.64
mortgage loans on real estate (Schedule B), first liens	588,962.50
market value of bonds excluding interest, \$486,476.39; and stocks, \$921,023.25 (Schedule D).....	1,407,499.64
deposited in bank.....	122,392.56
Total.....	\$ 2,343,902.34
Total net ledger assets.....	\$ 2,343,902.34

NON-LEDGER ASSETS.

interest due, \$7,424.05, and accrued \$3,315.45, on mortgages....	\$ 10,739.50
Total carried out.....	\$ 10,739.50
market value (not including interest in item 9) of bonds and stocks over book value, as per Schedule D.....	374,950.36
premiums in course of collection December 31st, not more than three months due.....	\$ 275,470.74
net cost of collection, commission and brokerage.....	62,254.26
amount of uncollected premiums, not more than three months due.....	213,216.48
Gross assets.....	\$ 2,942,808.68

Deduct assets not admitted:

Depreciation from book values of above net ledger assets to bring same to market value—real estate.....\$ 47.64

Total.....\$

Total admitted assets.....\$

*** NON-LEDGER LIABILITIES**

Losses adjusted and unpaid, not yet due.....\$ 38,070.69

Losses in process of adjustment, or in suspense, including all reported and supposed losses..... 102,636.73

Losses resisted (not outlawed), including interest, cost and other expenses thereon..... 7,950.00

Total amount of claims for losses.....\$ 148,657.62

Deduct reinsurance due or accrued (give list of companies and amounts, as per Schedule E)..... 15,515.38

Net amount of unpaid losses.....\$

Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$1,033,628.02; unearned premiums (50 per cent)... \$ 516,814.01

Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$1,465,312.21; unearned premiums (pro rata). 773,546.43

Total unearned premiums as computed above.....\$ 1,290,360.44

Total amount of all liabilities.....\$ 1,290,360.44

Joint stock capital actually paid up in cash..... 1

Divisible surplus..... 1

Total.....\$ 2,580,720.88

MISCELLANEOUS.

Fire risks.

In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement.....\$243,988,834 \$2,439,888.34

Written or renewed during the year..... 197,897,634 1,978,976.34

Total.....\$441,886,468 \$4,418,860.68

Deduct those expired and marked of as terminated..... 139,468,551 1,394,685.51

In force at the end of the year.....\$302,417,917 \$3,024,179.17

Deduct amount reinsured..... 23,181,085 231,810.85

Net amount in force.....\$279,236,832 \$2,792,368.32

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?... No.

Have any of these notes been hypothecated, sold, or used in any manner as security for money loaned during the year? If so, what amount? ... No.

Losses incurred during the year, fire... \$

Total amount of the company's stock owned by the directors at par value... ..

Does any officer, director or trustee receive a commission or royalty on the business of the company?.....No

IOWA INSURANCE REPORT.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.	Tornado risks
Written.....	\$ 2,934,987.00	\$ 83,150.00
Amounts received.....	31,851.10	415.75
.....	12,351.22	.....
.....	7,939.55	.....
.....	4,018,175.00	83,150.00

ANNUAL STATEMENT

for the year ending December 31, 1900, of the condition and affairs of the

WESTERN ASSURANCE COMPANY.

under the laws of the Dominion of Canada, made to the Auditor of State of Iowa, pursuant to the laws thereof.

Wm. GEO. A. COX. *First Vice-President,*
Secretary, C. C. FOSTER.

Incorporated, August, 1851. Commenced business August, 1851.

22 Wellington street, East Toronto, Canada.

CAPITAL STOCK.

Authorized at..... \$

INCOME DURING YEAR.

As shown by the books at home office at close of December 31st.

	Fire.	Marine and Inland.
Premiums collected during the year.....	\$ 1,908,986.26	\$ 536,679.27
Insurance, rebate, abatement and re- bates.....	355,315.08	50,937.72
Premiums other than perpetuities.....	\$ 1,553,671.18	\$ 483,741.55
Real estate mortgage loans.....		2,100.00
Dividends on stocks and bonds.....		52,978.81

Interest and interest..... \$

Depreciation or maturity of ledger assets during the year over-
plus.....

Other sources, viz.: (Itemize profit and loss account)
Increase in market values.....
Increase in home office.....

Income during the year..... \$

Profits..... \$

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of December 31st:

	Fire.	Marine and Inland.
Amount paid for losses (including, \$133,- occurring in previous years).....	\$ 1,186,647.83	\$ 316,569.83

Deduct amounts received for salvages (on losses of the last or previous years,) and from reinsurance in other companies.....

56,881.26

26,634.57

\$ 1,419

Net amount paid during the year for losses \$ 1,129,765.57

\$ 289,935.26

Commissions or brokerages to agents less received on reinsurance.....

394

Rents.....

Salaries, fees and all other charges, officers, \$11,900; clerks,

\$27,700; other employees, 40,500.....

80

Taxes on premiums, \$35,660.49; internal revenue, \$11,421.85.....

42

Insurance department fees and agents' licenses, \$12,083.61; municipal licenses, \$5,572.68.....

12

Advertising, printing and stationery, \$16,100.05; legal expenses; \$2,117.19; miscellaneous, \$99,718.98.....

117

Total expenditures during the year.....

\$ 2,080

Balances.....

\$ 1,960

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Mortgage loans on real estate (Schedule B), first liens.. ..\$ 20,000.00

Book value of bonds, excluding interest, \$1,190,878.05; and stocks \$166,312.85 (Schedule D)..... 1,357,190.90

Cash in company's office, \$280.13; deposited in banks, \$209,108.31..... 209,388.44

Bills receivable, \$43,280.34; agents' debit balances, \$332,407.28; secured 375,687.62

Total\$ 1,962,266.96

Total net ledger assets, as per balances on page 1..... \$ 1,962

NON-LEDGER ASSETS.

Market value (not including interest, in item 9), of bonds and stocks over book value, as per Schedule D.....

3

Gross assets..... \$ 1,965

NON-LEDGER LIABILITIES

Losses adjusted and unpaid\$ 37,665.48

Losses in process of adjustment, or in suspense, including all reported and supposed losses. 123,995.66

Losses resisted (not outlawed), including interest, cost and other expenses thereon 14,634.15

Total amount of claims for losses.....\$ 176,295.29

Net amount of unpaid losses..... \$ 176

Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$1,330,493.97; unearned premiums (50 per cent)..... 665,246.99

Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$792,156.17; unearned premiums (pro rata). .. 404,942.54

Gross premiums (less reinsurance, including both cash and bills) received and receivable upon all unexpired inland navigation risks, \$114,352.30; unearned premiums (50 per cent) . 57,176.15

premiums (less reinsurance—cash and bills) received and payable upon all unexpired marine risks (50 per cent on hulls).....	23,417.25
Total unearned premiums as computed above.....	\$ 1,150,782.93
Total amount of all liabilities.....	\$ 1,327,078.22
Divisible surplus.....	\$ 638,430.58
Total.....	\$ 1,965,508.80

MISCELLANEOUS.

	Fire risks.	Premiums.	Marine and Inland risks.	Premiums.
on the 31st day of December				
of the preceding year.....	\$ 213,816,782	\$ 2,000,890.76	\$ 5,196,623	\$ 79,563.10
or renewed during the year..	192,259,442	1,908,986.26	57,095,264	536,679.27
Totals.....	\$ 406,076,224	\$ 3,909,877.02	\$ 62,291,887	\$ 616,242.37
of those expiring and marked off as				
terminated.....	189,478,235	1,742,429.11	55,359,557	447,108.51
in force at the end of the year..	\$ 216,597,989	\$ 2,167,447.91	\$ 6,932,330	\$ 169,133.86
Amount reinsured.....	6,351,896	44,797.77	471,654	17,915.67
Net amount in force.....	\$ 210,246,093	\$ 2,122,650.14	\$ 6,460,676	\$ 151,218.19

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement? No.
 Losses incurred during the year, fire, \$1,165,148.79; marine and inland, \$294,737.77..\$ 1,459,886.56

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

Policies written.....	\$ 1,638,820.00
Premiums received.....	22,262.48
Expenses paid.....	20,816.70
Losses incurred.....	16,449.00
Amount at risk.....	2,132,115.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
WILLIAM TRENOR UNDERWRITERS ASSOCIATION (INCORPORATED)
INSURANCE COMPANY.

Filed under the laws of the State of Illinois, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

By **WILLIAM TRENOR**,

Vice-President, **J. G. HETTINGER**,

Secretary, **WILLIAM FRILER**.

[Incorporated, February 23, 1898 Commenced business, March 1st, 1898]

Office, 153-155 La Salle Street.

CAPITAL STOCK.

Amount of capital stock authorized and subscribed for.....	\$ 200,000.00
Amount of capital paid up in cash.....	200,000.00
Amount of net ledger assets, December 31st of previous year ...	398,177.59
Extended at.....	\$ 398,177.59

INCOME DURING YEAR.

As shown by the books at home office at close of business
December 31st.

Gross premiums and bills unpaid at close of previous year as shown by that year's statement.....	\$ 66,465.36	
Net collected.....	\$ 66,465.36	
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	395,325.15	
Total.....	\$ 461,790.51	
Deduct gross premiums and bills in course of collection at this date	70,284.14	
Entire premiums collected during the year.....	391,506.37	
Deduct reinsurance, rebate, abatement and return premiums...	87,459.10	
Received for premiums other than perpetuals.....		\$
Interest on real estate mortgage loans, \$12,130.19; on other collateral loans, \$7.02	12,137.21	
Interest and dividends on stocks and bonds \$3,920.00; from all other sources, \$581.91.....	4,501.91	
Total rents and interest		\$
Total income during the year.....		\$
Total footings		\$

DISBURSEMENTS DURING YEAR

As shown by the books at home office at close of business
December 31st.

Gross amount paid for losses (including \$23,383.00 occurring in previous years)	162,680.16	
Deduct amounts received for salvages (on losses of the last or previous years), \$833.69; and from reinsurance in other companies, \$9,562.58.....	10,396.27	
Net amount paid during the year for losses.....		\$
Commissions or brokerage to agents, less received on reinsurance.....		
Rents		
Salaries, fees and all other charges, officers, \$5,000.00; clerks, \$8,954.42, other employees, \$7,052.40.....		
Taxes on premiums, \$5,888.99; on personal property, \$1,411.96; on other investments, \$1,051.86.....		
Insurance department fees and agents' licenses, \$1,917.75, municipal licenses, \$437.10; tax on franchise, \$1,585.00.....		
Advertising, printing and stationery \$2,179.62; field expenses, \$8,171.66; postage, exchange, telegrams and express, \$2,670.28; miscellaneous, \$6,152.40		
Total expenditures during the year.....		\$
Balances.....		\$

LEDGER ASSETS

As per ledger accounts shown by the books at home office at
close of business December 31st.

Mortgage loans on real estate (Schedule B), first liens	\$ 276,850.00
Book value of bonds, excluding interest.....	100,152.66

company's office, \$5,804.16; deposited in banks, \$51,-		
4	\$7,553.60	
re and fixtures	5,011.41	
	<hr/>	
total	\$ 439,567.67	
Ledger liabilities:		
retained for re-insuring companies	7,787.71	
	<hr/>	
total net ledger assets, as per balances on page 1	\$ 431,779.96	
NON-LEDGER ASSETS.		
accrued on mortgages	\$ 7,158.08	
accrued on bonds and stocks	1,460.00	
	<hr/>	
total carried out	\$ 8,618.08	
value (not including interest, in item 9), of bonds and		
over book value, as per Schedule III		4,009.84
premiums in course of collection December 31st, not more		
three months due	\$ 67,193.00	
cost of collection, commission and brokerage	19,486.00	
	<hr/>	
amount of uncollected premiums, not more than three		
months due		47,707.00
	<hr/>	
total assets	\$ 492,114.88	
Assets not admitted:		
re, fixtures and safes	\$ 5,011.41	
	<hr/>	
total	\$ 5,011.41	
total admitted assets	\$ 487,103.47	
NON-LEDGER LIABILITIES.		
adjusted and unpaid, not yet due	\$ 3,591.68	
in process of adjustment, or in suspense, including all re-		
covered and supposed losses	12,094.00	
claims (not outlawed), including interest, costs and other		
expenses thereon	1,450.00	
	<hr/>	
total amount of claims for losses	\$ 17,135.68	
deduct reinsurance due or accrued as per Schedule E	2,317.05	
	<hr/>	
total amount of unpaid losses	\$ 14,818.63	
premiums, less reinsurance, received and receivable upon		
expired fire risks, running one year or less from date of		
policy, including interest premiums on perpetual fire risks,		
pro. 34, unearned premiums (50 per cent)	\$ 78,035.17	
premiums, less reinsurance, received and receivable upon		
expired fire risks, running more than one year from		
date of policy, \$251,443.54; unearned premiums (pro rata) ..	151,795.86	
	<hr/>	
total unearned premiums as computed above	\$ 229,831.03	
	<hr/>	
total amount of all liabilities	\$ 244,649.66	
stock capital actually paid up in cash	\$ 200,000.00	
surplus	42,453.81	242,453.81
	<hr/>	
total	\$ 487,103.47	

MISCELLANEOUS.

	Fire risks.	Pr
In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement \$	28,878,945	\$ 32
Written or renewed during the year.....	32,355,207	39
Total.....\$	61,234,152	\$ 72
Deduct those expired and marked off as terminated.....	23,135,314	29
In force at the end of the year.....\$	38,098,838	\$ 42
Deduct amount re-insured.....	1,533,047	1
Net amount in force..	36,565,791	\$ 40
Largest amount written on any one risk, not deducting re-insurance, \$10,000.00		

GENERAL INTERROGATORIES.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement? No.
 Have any of these notes been hypothecated, sold, or used in any manner as security for money loaned within the past year?..... No.
 Losses incurred during the year, fire, \$145,647 06; tornado, \$876 84; gross.....\$ 146,523 90
 Total amount of the company's stock owned by the directors at par value.....
 Does any officer, director or trustee receive a commission or royalty on the business of the company?.....No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.	Tornado.	Aggre
Gross risks written.....\$	1,044,640.00	\$ 51,475.00	\$ 1,096,115.00
Gross premiums received	15,665.32	372.23	16,037.55
Losses paid	8,858 18	.....	8,858 18
Losses incurred.....	7,822.91	2 86	7,825.77
Amount at risk	2,247,045.00	1,209.25	2,248,254.25

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs

WILLIAMSBURGH CITY FIRE INSURANCE COMPANY.

Organized under the laws of the State of New York, made to the Auditor of State of the Iowa, pursuant to the laws thereof.

President, MARSHALL S. DRIGGS.

Secretary, FREDERICK H.

[Incorporated, March, 1853. Commenced business, March, 1853.]

Home office, No. 15 Broadway, Borough of Brooklyn, N. Y.

CAPITAL STOCK.

Amount of capital stock authorized, \$250,000; subscribed for....\$	250,000.00
Amount of capital paid up in cash.....	250,000.00
Amount of net ledger assets, December 31st of previous year....	1,850,529.91
Extended at	\$ 1,850,529.91

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....\$	Fire, 87,125.79
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IOWA INSURANCE REPORT.

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Amount of same not collected	6,970.06	
collected.....\$	80,155.73	
premiums written and renewed during the year, as per page 3, part VI.....	816,428.77	
al.....\$	896,584.50	
renew premiums and bills in course of collection at this	102,853.20	
re premiums collected during the year \$	793,731.30	
reinsurance, rebate, abatement and return premiums...	128,234.17	
received for premiums other than perpetuals..... \$	665,497.13	\$ 665,497.13
on company's property, including \$15,500 for company's own buildings.....	41,208.39	
on real estate mortgage loans, \$13,995.73; on other col- lateral loans, \$997.50.....	14,993.23	
and dividends on stocks and bonds.....	42,428.66	
all rents and interest.....		\$ 98,630.28
sale or maturity of ledger assets during the year over values		33,911.83
Total income during the year.....		\$ 798,039.24
Total footings.....		\$ 2,648,632.15

DISBURSEMENTS DURING YEAR.

by the books at home office at close of business De-
cember 31st.

Amount paid for losses (including \$55,727.72, occurring previous years).....\$	400,579.34	
amounts received for salvages (on losses of the last or previous years), \$4,424.41; and from reinsurance in other cases, \$26,266.07	30,690.48	
Net amount paid during the year for losses..... \$	369,888.86	\$ 369,888.86
holders for interest or dividends (amount declared the year, \$60,000.00).....		\$ 59,286.00
commissions or brokerage to agents, less received on reinsur- ance.....		170,531.17
including \$15,500 for company's use of own buildings....		17,200.00
fees and all other charges, officers, clerks, other employees		74,709.40
premiums, \$8,651.17; on real estate, \$11,443.06;.....		20,094.23
department fees and agents' licenses, \$3,234.61; principal licenses, \$1,453.86.....		4,688.47
printing and stationery, \$5,090.01; legal expenses, repairs and expenses on real estate, \$11,844.84; mis- cellaneous, \$38,123.17.....		55,083.02
sale or maturity of ledger assets, \$450.....		450.00
Total expenditures during the year		\$ 771,931.15
Net income.....		\$ 1,878,701.00

LEDGER ASSETS

ledger accounts shown by the books at home office at
close of business December 31st.

Real estate (Schedule A), unincumbered, \$	629,000.00
Loans on real estate (Schedule B), first liens	243,900.00

Loans secured by pledge of bonds, stocks or other collateral (Schedule C).....	22,500.00
Book value of bonds, excluding interest, \$175,108.53; and stocks, \$790,726.05 (Schedule D)....	965,834.58
Cash in company's office, \$2,582; deposited in banks, \$12,884.18.	15,466.42
Total.....	\$ 1,876,701.00

Total net ledger assets, as per balances on page 1. \$ 1,876,701.00

NON-LEDGER ASSETS.

Interest due, \$697.50, and accrued, \$1,053.50, on mortgages.....	\$ 1,751.00
Interest accrued on bonds and stocks....	5,938.90
Interest due and accrued on collateral loans.....	94.00
Rents due and accrued on company's property or lease	6,845.51

Total carried out..... \$ 13,629.41

Market value (not including interest in item 9) of bonds and stocks over book value, as per Schedule D	6,845.51
Gross premiums in course of collection December 31, not more than three months due	\$ 102,601.89
Deduct cost of collection, commission and brokerage ..	18,598.68

Net amount of uncollected premiums, not more than three month due..... \$ 83,003.21

Gross assets 2,040,134.62

Total admitted assets..... \$ 2,040,134.62

NON-LEDGER LIABILITIES.

Losses adjusted and unpaid not yet due ..	\$ 14,954.05
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	34,653.95
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	2,846.15

Total amount of claims for losses..... \$ 52,454.15

Deduct reinsurance due or accrued (give list of companies and amounts), as per Schedule E	4,183.57
---	----------

Net amount of unpaid losses..... \$ 48,270.58

Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks \$420,469.61, unearned premiums (50 per cent)	\$ 210,234.81
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$798,800.86; unearned premiums (pro rata).....	405,856.20

Total unearned premiums as computed above \$ 618,091.01

Cash dividends remaining unpaid to stockholders.....	
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued	
Reinsurance premiums	

Total amount of all liabilities \$ 618,091.01

Joint stock capital actually paid up in cash.....	250,000.00
Divisible surplus.....	1,122,043.61

Total..... \$ 2,040,134.62

MISCELLANEOUS.

	Fire risks.	Premiums thereon.
December 31st, 1899.....	\$ 143,047.895	\$ 1,198,718.95
renewed in 1900	86,782,294	816,428.77
.....	\$ 229,830,189	\$ 2,015,147.72
irations and cancellations ..	80,509,505	715,755.66
.....	\$ 149,320,684	\$ 1,299,392.06
ember 31, 1900.....	8,137,267	80,121.59
ount in force	\$ 141,183,417	\$ 1,219,270.47
out in any one hazard, \$25,000		

GENERAL INTERROGATORIES.

books of the company been kept open after the close of business De-	
partment last for the purpose of making any entry that affects this state-	
.....	No.
urred during the year, fire	\$ 365,020.73
nt of the company's stock owned by the directors at par value	47,800.00
nt loaned to officers and directors,	35,000.00
icer, director, or trustee receive a commission or royalty on the busi-	
the company?	No.
of "special reserve fund," according to said law, deposited with the	
ce Department of the state of New York.....	280,000.00
of "guaranty surplus fund," as provided for by said law.....	280,000.00

ANNUAL STATEMENT

Year ending December 31, 1900, of the condition and affairs of the
ANCE HAIL AND CYCLONE MUTUAL INSURANCE CO.

under the laws of Minnesota, made to the Auditor of State of the State of Iowa,
 pursuant to the laws thereof.

MATH NACHLEAR.

Vice-President, C. F. COOK.

Secretary, J. D. SHERDY.

[Incorporated, April 30, 1889. Commenced business May 9, 1889.]

, Austin, Minnesota.

CAPITAL STOCK.

(Mutual.)

net ledger assets, December 31st, of previous year	\$ 60,250.48
ded at.....	\$ 60,250.48

INCOME DURING YEAR.

	Hail.
sums unpaid December 31st, last year.....	\$ 13,340.39
sums on risks written and renewed during the year.	51,032.64
.....	\$ 64,373.03
as premiums in course of collection at this date.....	15,315.57
.....	\$ 49,057.46
e premiums collected during the year.....	4,541.94
insurance, abatement, rebate, and return premiums.	
.....	\$ 44,515.52
ash actually received for premiums.....	\$ 44,515.52

Interest on loans on mortgages, and certificates of deposit.....	2,345.25	
Total interest.....		\$
Total income actually received during the year, in cash...		\$
Aggregate last balance and income.....		\$

DISBURSEMENTS DURING YEAR.

	Hail.	
Gross amount paid for losses matured, claims other than weekly indemnity	\$ 18,454.49	
Net paid policy holders.....		\$
For commission to agents	\$ 4,024.90	
For salaries, traveling and all expenses of agents and agencies not on commission account, and adjusting losses.....	1,245.61	
For salaries and all other compensation of officers, \$3,375.00; and home office employees, \$2,127.00.....	5,502.00	
For taxes on premiums, \$220.08; insurance department fees \$146.35	366.43	
For rent.....	175.00	
For legal expenses.....	300.00	
For furniture and fixtures.....	45.00	
For advertising, \$120.76; and general printing and stationery, \$241.85	362.51	
All other expenses.....	1,499.08	
Total miscellaneous expenses		\$
Total disbursements.....		\$
Balance		\$

LEDGER ASSETS.

Loans on mortgage (first liens) on real estate, as per Schedule B \$	47,995.00	
Cash deposited in banks.....	25,906.82	
Bills receivable	453.00	
Agents' debit balances.....	781.41	
Total net or ledger assets, as per balances on page 1.		\$
Gross premiums in course of collection, to-wit:		
Hail premiums.....	\$ 15,315.57	
Unpaid commission thereon.....	1,933.23	
Net amount of outstanding premiums		\$
Total assets, as per the books of the company		\$
Deduct assets not admitted, and for depreciation,		
Agents' balances.	\$ 781.41	
Bills receivable.....	453.00	
Premium notes more than three months past due.....	9,435.24	
Total		\$
Total admitted assets.....		\$

RISKS AND PREMIUMS.

	Amount at risk.
December 31st, preceding year.....	\$ 852,593
and renewed during the year.....	629,142
Total.....	\$ 1,481,735
Expirations and cancellations.....	601,434
Balance.....	880,301
Amount in force December 31, 1900.....	880,301

GENERAL INTERROGATORIES.

Expended during the year.....	\$ 18,454.49
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BUSINESS IN THE STATE OF IOWA DURING THE YEAR 1900.

	Hail.
Amount received.....	\$ 245,728.00
Amount paid.....	5,080.46
Amount collected.....	2,891.42
Amount returned.....	2,891.42

ANNUAL STATEMENT

Year ending December 31, 1900, of the condition and affairs of the
CAN BONDING AND TRUST COMPANY OF BALTIMORE CITY.

Under the laws of the State of Maryland, made to the Auditor of State of the State
of Iowa, pursuant to the laws thereof.

President, JAMES BOND. First Vice-President, CHARLES A. WEBB.
and Treasurer, SAMUEL H. SHRIVER. Second Vice-President, ERNEST HOEN, JR.
Incorporated, April 6, 1894. Commenced business, January 16, 1895.]
at Equitable building, Baltimore, Md.

CAPITAL STOCK.

Capital stock paid up in cash.....	\$ 1,000,000.00
Net or ledger assets, December 31st of previous year.....	1,519,604.24
Deposits.....	29,637.83
Total.....	\$ 1,549,242.07
Liabilities.....	53,932.41
Amount added at.....	\$ 1,495,309.66

INCOME DURING YEAR.

	Surety.
Premiums unpaid December 31, last year.....	\$ 54,179.68
Premiums on risks written and renewed during the year..	450,495.68
Total.....	\$ 504,675.36
Less premiums in course of collection at this date.....	73,826.41
Net premiums collected during the year.....	\$ 430,848.95

Deduct re-insurance, abatement, rebate and return premiums..	49,338.76	
Net cash actually received for premiums.....	\$ 381,510.19	\$ 381,510.19
Interest on loans on mortgages.....	\$ 7,701.90	
Interest on collateral loans.....	12,497.64	
Interest and dividends on stocks and bonds.....	32,221.41	
Interest upon other debts due the company.....	3,227.22	
Total interest		\$ 55,648.17
Profit on securities actually sold during the year, over cost.....	\$ 20,597.27	
Exchange	1.65	
Income from all other sources, viz.: trust income, commissions, etc.....	11,323.44	\$ 32,922.36
Total income actually received during the year in cash ...		\$ 468,079.13
Aggregate last balance and income.....		\$ 1,968,028.84

DISBURSEMENTS DURING YEAR

		Surety.
Gross amount paid for matured claims other than weekly indemnity.....	\$ 173,733.78	
Deduct salvages and reinsurance.....	90,034.08	
Net paid policy holders.....	\$ 83,699.70	\$ 83,699.70
To stockholders for interest or dividends	60,000.00	
For commission to agents	80,560.90	
For salaries, traveling and all expenses of agents and agencies not on commission account.....	29,272.63	
For salaries and all other compensation of officers and home office employees.....	45,034.61	
For taxes on premiums, \$5,583.80; taxes on property \$17,934.47; agents' licenses, \$9,788.90; municipal licenses, \$640.01.....	33,947.18	
For rent, received under sub-lease.....	7,292.98	
For legal expenses	17,473.42	
For furniture and fixtures	3,589.34	
For advertising, \$13,181.68, and general printing and stationery, \$7,954.58.....	21,136.26	
Losses on securities actually sold under cost.....	2,643.00	
All other expenses.....	25,633.99	
Total miscellaneous expenses.....		\$ 328,000.00
Total disbursements.....		\$ 478,000.00
Balance.....		\$ 1,550,028.84

LEDGER ASSETS.

Cost value of real estate, unincumbered, as per Schedule A	\$ 23,464.44
Loans on mortgage (first liens) on real estate, as per Schedule B	150,561.86
Loans secured by pledge of bonds, stocks, or other marketable collaterals, as per Schedule C.....	271,785.61
Cost value of bonds and stocks owned absolutely, as per Schedule E	929,990.52
Cash in company's office.....	15,958.01
Cash deposited in banks	68,147.38
Bills receivable	965.00
All other items, viz.: accounts receivable, secured.....	122,156.08
Cash deposited in state of Tennessee.....	25,000.00
Total.....	\$ 1,608,028.84

IOWA INSURANCE REPORT.

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Assets ledger liabilities.....	53,932.41	
Total net or ledger assets, as per balance on page 1.....		\$ 1,554,091

NON-LEDGER ASSETS.

Interest due, \$1,312.00; and accrued, \$1,686.90; on mortgages....	2,898.90	
Interest due, \$4,220.46; and accrued, \$7,655.24; on bonds and stocks.....	11,875.70	
Interest due, \$99.45; and accrued, \$2,766.53; on collateral loans.	2,865.98	
Total outstanding interest		\$ 17,640
Real estate and fixtures.....		10,215
Market value of bonds and stocks over cost, as per Schedule E.		
Unearned premiums in course of collection, to-wit:		
Surrender.....	\$ 73,826.41	
Unpaid commission thereon.....	13,752.48	
Net amount of outstanding premiums.....		\$ 60,073
Total assets, as per books of the company.....		\$ 1,642,031

DEDUCT ASSETS NOT ADMITTED.

Real estate fixtures and sales.....	\$ 1.00	
Accounts receivable, unsecured.....	965.00	
Total		\$ 966
Total admitted assets		\$ 1,641,065

LIABILITIES

Process of adjustment... ..	Surety.	
	24,803.47	
Aggregate of unpaid claims.....		\$ 24,803
Unearned premiums upon all unexpired risks, running one year or less from date of policy:		
Surrender, \$420,816.60; unearned portion (50 per cent)	\$ 210,408.30	
Total unearned premiums as computed above		\$ 210,408
Reinsured to other companies for co-surety.....		3,143
Total amount of all liabilities, except capital stock		\$ 238,355
Paid-up capital actually paid up in cash		1,000,000
plus beyond capital and other liabilities.....		403,676
Aggregate amount of all liabilities, including paid up capital stock and net surplus		\$ 1,642,031

RISKS AND PREMIUMS.

	Amount at risk.	Premium thereon.
Policy:		
In force December 31, preceding year	\$ 70,917,892.49	\$ 331,173
Written or renewed during the year.....	97,980,845.20	450,495
Total.....	\$168,898,737.69	\$ 781,669
Deduct expirations and cancellations.....	71,912,347.11	355,863
Balance	\$ 96,986,390.58	\$ 425,805
Deduct reinsured policies.....		4,989
Net in force December 31, 1900.....	\$ 96,986,390.58	\$ 420,816

GENERAL INTERROGATORIES

Total amount of premiums received from the organization of the company to date. \$ 1,
 Losses paid from organization to date.....
 Total amount of cash dividends declared since the company commenced business
 Losses incurred during the year.....
 Total amount of the company's stock owned by the directors, at par value ...
 Total amount loaned to officers and directors.....
 Loaned to stockholders, not officers.....
 Amount deposited in various states and countries, which, under the laws thereof
 is held exclusively for the protection of the policy-holders of such states and
 countries (see Schedule D.),: in Virginia, \$25,000; in Ohio, \$35,000; in Ala-
 bama, \$50,000.....

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

Risks written.....\$ 1,
 Premiums received.....
 Losses paid.....
 Losses incurred.....

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs

AMERICAN SURETY COMPANY OF NEW YORK.

Organized under the laws of the State of New York, made to the Auditor of Sta
 State of Iowa, pursuant to the laws thereof.

President, H. D. LYMAN. First Vice-President, WALTER S. JO
 Secretary, G. M. SWENEY, Second Vice-President, D. B. SIC
 Comptroller, F. W. LAURENTZ. Third Vice-President, R. A. C. SMITH

[Incorporated, April 14, 1884. Commenced business, April 15, 1884.]

Home office, 100 Broadway, New York.

Address all communications relative to this statement to the Comptroller.

CAPITAL STOCK.

Amount of capital paid up in cash..... \$ 2,500,000.00 \$ 2,5
 Amount of net ledger assets, December 31st of previous year.... 4,942,932.44
 Extended at..... 4,9

INCOME DURING YEAR.

As shown by books at home office December 31st.

	Fidelity.	Surety.
Gross premiums unpaid December 31st, last		
year paid.....\$	40,161.92	\$ 133,811.54
Gross premiums written and renewed during year	569,149.44	627,980.57
Total.....\$	609,311.36	\$ 761,792.11
Deduct gross premiums now in course of col- lection.....	42,983.11	169,743.01
Entire premiums collected during the year.....\$	566,328.25	\$ 592,049.10

Insurance, abatement, rebate and re- miums	48,388.12	123,022.84	
Cash actually received for premiums, carried out	\$ 517,940.13	\$ 460,026.26	\$ 985,966.39
Company's property.....		185,657.42	
Collateral loans		18,314.82	
Bonds and dividends on stocks.....		49,753.27	
On other debts due the company and on deposits in		10,959.33	
Interest.....			\$ 264,684.84
Decrease or maturity of ledger assets during the year over values.....	\$ 4,979.00		
From all other sources, viz.: cash recovered from losses of previous years.....		98,439.85	103,418.85
Income during the year.....			1,355,070.08
			<u>\$ 6,208,002.52</u>

DISBURSEMENTS DURING YEAR.

Books at home office, December 31st.

	Fidelity.	Surety.	
Amount paid for claims excepting weekly policy.....	\$ 203,859.55	\$ 420,867.12	
.....	\$ 203,859.55	\$ 420,867.12	
Insurance, salvages and recoveries on previously paid.....	43,080.83	196,360.79	
Paid policy-holders.....	\$ 160,778.72	\$ 224,506.33	\$ 385,285.05
For interest or dividends (amount declared during)		200,000.00	
Investment and legal expenses in settlement of claims...		12,873.34	
For brokerage to agents, less received on reinsurance		55,165.35	
Traveling and all expenses of agents and agencies not on commission account		184,614.09	
.....		3,933.18	
For all other compensation of officers, \$39,916.66; and for employees, \$140,446.53		180,363.19	
For premiums, \$13,158.74; taxes on real estate, \$47,265.37; for department fees, \$3,583.19; agents' licenses, \$1, for internal revenue, \$5,667.29; interest, \$6,791.30.....		78,115.39	
.....		35,650.37	
For losses, \$4,240.19; real estate repairs and expenses on taxes, \$73,424.51		77,664.70	
For fixtures, \$2,581.09; advertising, \$3,884.91; print- ing stationery, \$18,375.10.....		24,841.10	
For ledger assets actually sold or matured, under book on securities		5,660.62	
For losses, viz.: Miscellaneous general expenses.....		36,573.30	
Miscellaneous expenses.....			\$ 895,454.63
Disbursements.....			<u>\$ 1,280,739.68</u>
Balance.....			<u>\$ 5,017,262.84</u>

IOWA INSURANCE REPORT.

LEDGER ASSETS.

as shown by the books at home office at
December 31st.

Real estate (Schedule A), unincumbered	\$ 3,028,217.16
Real estate (Schedule B), first liens, \$2,568.03; and, \$16,015.73....	18,583.76
Value of bonds, stocks or other collaterals	644,211.57
Reserve, excluding interest, \$493,460.35; and (Schedule E).....	1,079,447.85
Office, \$4,187.41; deposited in banks,	263,930.37
.....	\$ 5,034,390.71
.....	17,127.87
Assets, as per balance on page 1.	\$ 5

NON-LEDGER ASSETS.

.....	\$ 2,815.00
Unpaid interest.....	9,266.24
and accrued, \$7,924.98 on company's	18,098.15

Unpaid interest.... \$
and stocks over book value, not including
(Schedule E).....
Rate of collection, to-wit:

	Fidelity.	Surety.
due.....	\$ 38,529.85	\$ 58,944.79
Unpaid.....	2,087.18	2,305.92
.....	\$ 36,442.73	\$ 56,638.87

Unpaid three months due..... \$
..... \$ 5

NON-LEDGER LIABILITIES.

	Fidelity.	Surety
Unpaid.....	\$ 95,237.68	.....
Unpaid in its own account (not	20,800.34	\$ 175,578.15
Unpaid claims and expenses. Unpaid all unexpired risks, run- ning from date of policy: \$1,103.02; unearned portion	\$ 252,051.51	
240.84; unearned portion	257,620.49	
less.....		\$ 500,671.93
Unpaid all unexpired risks, run- ning year from date of policy:		

premiums, \$152,753.81; unearned premium rate	\$ 82,579.74	
more than one year	\$ 82,579.74	
unearned premiums as computed above.....		\$ 592,251.67
amount of all liabilities.....		\$ 883,867.84
capital actually paid up in cash.....	\$ 2,500,000.00	
and capital and other liabilities.....	1,833,645.64	4,333,645.64
		\$ 5,317,513.48

RISKS AND PREMIUMS.

	Fidelity risks.	Premiums thereon.
December 31st, preceding year.....	\$ 115,894,512	\$ 527,094.06
or renewed during the year.....	132,985,816	569,149.44
.....	\$ 248,880,328	\$ 1,097,143.50
expirations and cancellations.....	137,659,133	593,040.48
.....	\$ 111,221,195	\$ 504,103.02
in force December 31, 1900.....	\$ 111,221,195	\$ 504,103.02
December 31st, preceding year.....	\$ 196,912,950	\$ 666,421.96
or renewed during the year.....	215,265,243	627,980.57
.....	\$ 412,178,193	\$ 1,294,402.53
expirations and cancellations.....	212,657,727	626,407.88
.....	\$ 199,520,466	\$ 667,994.65
in force December 31, 1900	\$ 199,520,466	\$ 667,994.65

GENERAL INTERROGATORIES.

total of premiums received from the organization of the company to date.....	\$ 10,861,281.17
from organization to date.....	4,783,455.31
total of cash dividends declared since the company commenced business.....	1,900,000.00
declared during the year.....	682,752.65
total of the company's stock owned by the directors, at par value.....	882,600.00
deposited in various states and countries, which under the laws held exclusively for the protection of the policy-holders of such countries: (See Schedule D)	195,330.00
company's books closed on the 31st day of December for the purposes statement?.....	Yes.
officer, director or corporation receive a commission or royalty on the done by this company?	No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fidelity.	Surety.	Aggregate.
.....	\$ 537,100.00	\$ 1,257,683.00	\$ 1,794,783.00
received.....	1,836.77	3,358.29	5,195.06
.....	21,000.00	4,533.15	25,533.15
red.....		4,533.15	4,533.15
at the end of year.....	329,250.00	1,169,645.00	1,498,895.00

IOWA INSURANCE REPORT.

ANNUAL STATEMENT

g December 31, 1900, of the condition and affairs

ÆTNA INDEMNITY COMPANY,

aws of the State of Connecticut, made to the Auditor of Sta
State of Iowa, pursuant to the laws thereof,

MAXWELL. *Vice-President*, GEORGE L.
Secretary, E. T. PEGRAM.

ted, March 15, 1897. Commenced business, May, 1897.]
ain Street.

CAPITAL STOCK.

authorized, \$1,000,000.00; subscribed for \$	250,000.00	
up in cash.....	250,000.00	
assets, December 31st of previous year....	294,640.44	\$ 2

INCOME DURING YEAR.

ome office, December 31st.

	Fidelity and surity.	Plate glass.	
December 31, last year..\$	1,662.14		
and renewed during year	88,899.90	\$	54,830.64
.....\$	90,562.04	\$	54,830.64
in course of collection			
.....	3,600.56		8,621.11
ted during the year.....	86,961.48		46,209.53
ibatement, rebate, and			
.....	10,896.84		2,099.46
received for premiums...\$	76,064.64	\$	44,110.07
in stocks and bonds.....\$			9,648.13
ts due the company			274.35
.....			\$
ity of ledger assets during the year over			\$
.....			\$
ally received during the year, in cash....			\$ 1
ance and income			\$ 4

DISBURSEMENTS DURING YEAR

	Fidelity and surety.	Plate glass.	
Not paid for matured claims other than indemnity.....	\$ 20,306.12	\$ 23,636.17	
.....	\$ 20,306.12	\$ 23,636.17	
ages and reinsurance	4,844.33	454.09	
.....	\$ 15,461.79	\$ 23,182.08	
aid policy holders.....			\$ 38,643.87
ion to agents.....	\$	28,647.75	
traveling and all expenses of agents and agencies commission account.....		21,549.88	
and all other compensation of Officers, \$8,000; and ice employees, \$4,492.69.....		12,492.69	
n premiums, \$1,290.56; taxes on property, \$133.88, e department fees and agents' licenses \$1,496.68....		2,920.52	
.....		4,119.96	
ceses		2,047.82	
ing, \$578.28; and general printing and stationery, ; for furniture and fixtures, \$184.50		2,583.02	
ceses, viz.: Home office sundries, \$287.92; home tage, \$1,237.60; home office travel, \$612.37; internal \$847.93		2,985.82	
miscellaneous expenses			\$ 77,347.46
disbursements			\$ 115,991.33
e.....			\$ 309,746.30

ASSETS.

er accounts:		
of bonds owned absolutely, as per Schedule E, \$280,-		
nd stocks, \$10,050.. ..	\$ 290,955.50	
ed in banks.....	17,576.55	
ns, viz.: Non resident stock tax account.....	1,214.25	
.....	\$ 309,746.30	
et ledger assets, per balances on page 1.....		\$ 309,746.30

OTHER ASSETS.

, \$2,157.50; and accrued, \$1,463.76; on bonds and		
.....	\$ 3,621.26	
ued on bank balances	43.33	
outstanding interest.....		\$ 3,664.59
e of bonds and stocks over cost, as per Schedule E..		10,052.00
ums in course of collection, not more than three lus, to-wit:		
urity premiums.....	\$ 2,688.46	\$ 487.90
		\$ 2,200.56

Plate glass premiums.....	7,916.95	2,375.00	5,541.86
	\$ 10,605.41	\$ 2,862.99	\$ 7,742.42
Net amount of outstanding premiums			\$
Total assets, as per the books of the company.....			\$
Total admitted assets.....			\$

LIABILITIES.

In process of adjustment.....	\$ 9,065.75	
Aggregate of unpaid claims		\$
Gross premiums upon all unexpired risks, running one year or less from date of policy: Fidelity and surety premiums, \$77,125.30; unearned portion (50 per cent).....	38,562.65	
Plate glass premiums, \$44,983.44; unearned portion (50 per cent).....	22,491.72	
Total one year or less.	\$ 61,054.37	
Total unearned premiums, as computed above (carried out).		
Due and accrued for salaries, rent, \$375; taxes, \$1,200; bills, \$350; advertising, agency and other expenses.....		
All other indebtedness, viz : Premiums paid in advance.....		
Total amount of all liabilities, except capital stock.....	\$	\$
Joint stock capital actually paid up in cash.....	250,000.00	
Surplus beyond capital and other liabilities	8,880.69	

Aggregate amount of all liabilities, including paid up capital stock and net surplus.....

RISKS AND PREMIUMS.

Fidelity:	Amount at risk.	
In force December 31, preceding year	\$ 72,045.50	\$
Written or renewed during the year.....	95,055.75	
Total	\$ 167,101.25	\$
Deduct expirations and cancellations.....	85,284.00	
Net amount in force December 31, 1900.	\$ 81,817.25	\$
Plate glass:	Amount at risk.	
In force December 31st, preceding year	\$ 1,560,961.24	\$
Written or renewed during the year.....	2,190,308.26	
Total.....	\$ 3,751,359.50	\$
Deduct expirations and cancellations.	1,950,335.72	
Net in force December 31, 1900	\$ 1,801,023.78	\$
Surety:	Amount at risk.	
In force December 31st, preceding year	\$ 6,036,437.83	\$
Written or renewed during the year.....	9,217,715.00	
Total	\$ 15,254,152.83	\$
Deduct expirations and cancellations.	7,402,628.65	
Net in force December 31, 1900.....	\$ 7,851,524.18	\$

GENERAL INTERROGATORIES.

Amount of the company's stock owned by the directors at par value.....\$	37,900.00
Has the company's books closed on the 31st day of December for the purpose of this statement?.....Yes.	
Do any officer, director or corporation receive a commission or royalty on business done by this company?.....No.	
Losses incurred during the year.	47,055.16

BUSINESS IN THE STATE OF IOWA DURING THE YEAR 1900

Amount written.....\$	Surety, 32,600.00
Amount received	98.00

ANNUAL STATEMENT

for the year ending December 31, 1900, of the condition of the

BANKERS MUTUAL CASUALTY COMPANY.

made under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws of thereof.

By, J. G. ROUNDS.

Secretary, W. E. CORPIN,

[Incorporated, January 26, 1896. Commenced business, April 8, 1896.

Office, 506-512 Observatory Building, Des Moines, Iowa.

CAPITAL STOCK.

Amount of capital stock paid up in cash.....	Mutual
Amount of capital subscribed, but unpaid.....	Mutual
Amount of net or ledger assets, December 31st of previous year.\$	97,681.72
Amount extended at.....	\$ 97,681.72

INCOME DURING YEAR.

	Burglary.	
Premiums unpaid December 31, last year.....\$	4,835.67	
Premiums on risks written and renewed during the year..	94,615.07	
Total	99,450.74	
Gross premiums in course of collection at this date.....	9,372.83	
Premiums collected during the year.....	90,077.91	
Re-insurance, abatement, rebate and return premiums..	54,969.96	
Amount actually received for premiums (carried out).....	\$ 35,107.95	
Amount from all other sources, viz: Advanced by promoters....	9,887.50	
Total income actually received during the year in cash....	\$ 44,995.45	
Aggregate last balance and income.....	\$ 142,677.17	

DISBURSEMENTS DURING YEAR.

	Burglary.	
Amount paid for losses direct to policy-holders.....\$	44,756.95	
Amount paid for benefit of policy-holders in pursuit of criminals attacking insured banks.....	5,702.51	
Total.....	\$ 50,459.46	

Deduct salvages and re-insurance.....	9,395.29	
Net paid policy-holders.....		\$
Directors annual meeting, \$1,354.10; executive committee meetings, \$367.57.....	1,721.67	
For salaries, traveling and all expenses of directors and others for company business.....	1,098.73	
For salaries and all other compensation of officers, \$4,606.20; and home office employees, \$5,733.86.....	10,340.06	
For taxes on premiums, \$630.84; insurance department fees, \$445.65; tax on franchise, \$50.00.....	1,126.49	
For rent, \$742.00; postage, \$1,862.55	2,604.55	
For legal expenses, \$20.00; internal revenue, \$527.50.....	547.50	
For advertising, \$688.27, and general printing and stationery, \$1,652.29	2,340.56	
All other expenses, interest, \$293.13; sundry items, \$924.53....	1,217.66	
Total miscellaneous expenses		\$
Total disbursements.....		
Balance		\$

ASSETS.

As per ledger accounts.		
Cash deposited in banks.....	4,791.50	
Bills receivable, being premium notes.....	75,824.21	
Total net or ledger assets, per balance on page 1.....		\$
Burglary premiums.....	9,372.83	
Net amount of outstanding premiums.....		
Total assets, as per the books of the company		\$

LIABILITIES.

Burglary:		
Total claims adjusted not paid.....	764.53	
In process of adjustment	225.00	
Resisted by company on its own account.....	2,420.00	
Deduct reinsurance thereon.....	2,400.00	
Aggregate of unpaid claims.....		\$
Gross premiums upon all unexpired risks, running one year more or less from date of policy.		
Burglary	127,597.40	
Total unearned premiums as computed above (carried out)		\$
Due and accrued for salaries, rent, advertising, agency and other expenses		
Due to other companies for re-insurance		
All other indebtedness, advanced by promoters.....		
Total amount of all liabilities, except capital stock.....		\$
Surplus beyond capital and other liabilities.....		
Aggregate amount of all liabilities, including paid up capital stock and net surplus.....		\$

RISKS AND PREMIUMS.

	Amount at risk.	Premium
Burglary:		
In force December 31, preceding year	9,918,606	\$

or renewed during the year	6,065,760	\$1,050.16
.....	15,984,366	\$ 274,142.02
expirations and cancellations	5,137,073	107,319.14
.....	10,847,293	\$ 166,822.88
reinsured policies	29,380.50	39,311.48
force December 31, 1900.....	7,909,243	\$ 127,511.40

GENERAL INTERROGATORIES.

.....	\$ 53,848.99
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BUSINESS IN THE STATE OF IOWA DURING THE YEAR

.....	Burglary
.....	\$ 785,900.00
.....	11,040.46
.....	3,857.05
.....	4,621.58
risk—end of year.....	2,342,100.00

ANNUAL STATEMENT

year ending December 31, 1900, of the condition and affairs of

TY TRUST SAFE DEPOSIT AND SURETY COMPANY OF
PHILADELPHIA.

under the laws of the State of Pennsylvania, made to the Auditor of State of the State
of Iowa, pursuant to the laws thereof.

CHARLES M. SWAIN. *First Vice-President*, MICHAEL P. HERATY.
Secretary, JAMES F. LYND. *Second Vice-President*, JOSEPH A. SIMM.

[Incorporated, June 4, 1886. Commenced business, June 4, 1886.]

at, 927 and 929 Chestnut street, Philadelphia.

CAPITAL STOCK.

capital stock paid up in cash.....	\$ 500,000.00
net or ledger assets, December 31st of previous year	2,844,414.08
deposits during 1900	316,613.01
added at.....	\$ 3,161,027.09

INCOME DURING YEAR.

	Fidelity and surety.
claims unpaid December 31st, last year.....	\$ 20,541.71
premiums on risks written and renewed during the year..	248,276.18
.....	\$ 268,817.89
premiums in course of collection at this date.....	16,014.18
premiums collected during the year.....	\$ 252,803.71
insurance, abatement, rebate and return premiums..	30,196.33
cash actually received for premiums.....	\$ 222,607.38
loans on mortgages.....	5,590.48
collateral loans.....	67,660.75
dividends on stocks and bonds.....	18,379.83

Interest upon other debts due the company.....	7,975.39
Rents	13,593.45

Total interest..... \$

Income from all other sources, viz.:

Safe deposit boxes, \$3,205.25; commission, \$2,011.63, registry, \$2,232.36.....	7,539.24
Return of war tax on undivided profits, 1898.....	348.00—

Total income actually received during the year, in cash.... \$

Aggregate last balance and income..... \$ 3,

DISBURSEMENTS DURING YEAR.

	Fidelity and surety
Gross amount paid for matured claims, surety losses.....	\$ 58,936.84
Deduct salvages and reinsurance.....	16,355.63

Net paid policy holders.....	\$
To stockholders for interest or dividends (6 per cent).....	\$ 30,030.00
For commission to agents.....	19,236.78
For salaries, traveling and all expenses of agents and agencies not on commission account.....	58,857.82
Interest paid depositors	43,848.93
For salaries and all other compensation of officers, \$17,000; and home office employees, \$44,721.51.....	61,721.51
For taxes on premiums, \$2,875.49; taxes on property, \$5,267.93; insurance department fees, \$1,307.41, tax on franchise, \$3,479.34; agents' licenses, \$434.30; municipal licenses, \$748.33; revenue tax, \$2,617.98.....	16,730.78
For legal expenses, \$5,068.16; real estate and general expenses, \$18,378.99.....	23,447.15
For advertising, \$1,885.39; and general printing and stationery, \$4,085.58.....	5,970.97
Losses on securities actually sold under cost, \$150.00; depreciation in bonds and stocks, \$9,427.25	9,577.25
All other expenses, profit and loss	584.24

Total miscellaneous expenses..... \$

Total disbursements..... \$

Balance,..... \$ 3,

LEDGER ASSETS.

As per ledger accounts.

Cost value of real estate, unincumbered, \$57,736.58; encumbered, \$483,870.38, (less ground rent, \$4,600).....	\$ 537,006.96
Loans on mortgage (first liens) on real estate, as per Schedule B.	69,700.00
Loans secured by pledge of bonds, stocks, or other marketable collaterals, as per Schedule C.....	1,329,597.24
Cost value of bonds and stocks owned absolutely, as per Schedule E.....	434,475.50
Cash in company's office.....	111,316.80
Cash deposited in banks.....	558,583.10
Bills receivable, due from ledger accounts secured by mortgages, real estate and cash.....	138,333.77
Return premiums on \$165,000 fire policies, \$6,255.00; furniture and fixtures, \$6,781.68; overdrafts, \$84.92	13,181.60

Total net or ledger assets, per balance on page 1..... \$ 3,

NON-LEDGER ASSETS.

turned on mortgages.....	\$ 1,608.00	
re, \$924.75; and accrued, \$5,620.25; on bonds and stocks	6,546.00	
re, \$7,075.00; and accrued, \$7,625.00; on collateral loans.	14,700.00	
turned, on other assets.....	1,090.00	
<hr/>		
outstanding interest.....	\$ 23,943.00	
other companies for re-insurance on losses paid.....	2,922.27	
value of real estate (appraised) over cost, as per		
Schedule A.....	120,093.04	
value of bonds and stocks over cost, as per Schedule E.	3,315.00	
commissions.....	750.00	
commissions, less commissions and re-insurance (not over		
months due).....	2,648.37	
<hr/>		
assets in course of collection, to-wit: Fidelity and		
assets.....	\$ 9,914.62	
commission thereon.....	584.27	
<hr/>		
Total amount of outstanding premiums.....	\$ 9,330.35	
<hr/>		
assets, as per books of the company.....	\$ 3,355,137.00	
assets not admitted:		
real estate, fixtures and safes.....	\$ 6,781.68	
<hr/>		
Total.....	\$ 6,781.68	
<hr/>		
Total admitted assets.....	\$ 3,348,355.32	

LIABILITIES.

by surety:		
adjusted not paid.....	\$ 250.00	
loss of adjustment ..	3,571.10	
not reported; proofs not filed.	4,505.03	
<hr/>		
Total.....	\$ 8,326.19	
by company on its own act, (\$36,091.00)		
of this amount is resisted at instance		
parties on whose behalf bonds were		
issued, resisted by National Surety Co.,		
which holds our re-insurance for \$12,500)	71,995.31	
re-insurance thereon, ..	17,795.60	
<hr/>		
Total.....	\$ 54,159.71	
<hr/>		
Aggregate of unpaid claims.	\$ 62,525.50	
premiums upon all unexpired risks, running one year or		
less date of policy: fidelity and surety, \$235,400.04,		
and portion (50 per cent)	\$ 117,700.02	
premiums upon all unexpired risks, running more than one		
less date of policy: fidelity and surety, \$18,598.06;		
and premiums (pro rata) ..	12,124.87	
<hr/>		
Unearned premiums as computed above.....	\$ 129,824.89	
accrued for advertising, agency and other expenses....	1,000.00	
other companies for re-insurance on premiums uncollected \$	26.00	
indebtedness: due depositors, \$2,383,629.97, interest		
thereon, \$11,075.00.....	2,394,704.97—	2,394,730.97
<hr/>		
Total amount of all liabilities, except capital stock... ..	\$ 2,588,081.76	

Joint-stock capital actually paid up in cash.....
 Surplus beyond capital and other liabilities.....

Aggregate amount of all liabilities, including paid up
 capital stock and net surplus.....

RISKS AND PREMIUMS.

	Amount at risk.	Pre th
Fidelity:		
In force December 31st, preceding year.....	\$ 25,860,108.33	\$
Written or renewed during the year	27,040,545.25	
Total.....	\$ 52,900,653.58	\$
Deduct expirations and cancellations.....	26,250,808.33	
Balance	\$ 26,649,845.25	\$
Deduct reinsured policies.....	60,000.00	
Net in force December 31, 1900.....	\$ 26,589,845.25	\$
Surety.	Amount at risk.	Pre th
In force December 31st, preceding year.....	\$ 41,140,812.16	\$
Written or renewed during the year.....	40,358,761.71	
Total.....	\$ 81,499,573.87	\$
Deduct expirations and cancellations.....	35,877,583.82	
Balance	\$ 45,621,990.05	\$
Deduct reinsured policies.....	1,871,293.10	
Net in force December 31, 1900.....	\$ 43,750,696.95	\$

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.	\$ 1,6
Fidelity and surety losses paid from organization to date, net.....	2
Total amount of cash dividends declared since the company commenced business	2
Surety and fidelity losses incurred during the year, net.....	1
Total amount of company's stock owned by the directors, at par value.....	15
Total amount loaned to officers and directors.....	0
Loaned to stockholders, not officers.....	15

BUSINESS IN THE STATE OF IOWA DURING THE YEAR 1900.

	Risks written.	Pre rec
Fidelity	\$ 148,750.00	\$
Surety	59,000.00	
Aggregate.....	\$ 207,750.00	\$

ANNUAL STATEMENT

for the year ending December 31, 1900, of the condition and affairs of the
CONTINENTAL CASUALTY COMPANY.

prepared under the laws of the State of Indiana, made to the Auditor of State of the State
of Iowa, pursuant to the laws thereof.

President, C. H. BUNKER.

Vice-President, B. A. SCOTT.

Secretary, L. G. PHELPS.

[Incorporated, November, 1897.

Commenced business, December, 1897.]

Principal office, Hammond, Indiana.

CAPITAL STOCK.

Amount of capital stock paid up in cash	\$ 300,000.00	
Amount of net ledger assets, December 31st of previous year		362,369.13
Amount of capital during 1900	100,000.00	
Exceeded at		\$ 362,369.13

INCOME DURING YEAR.

	Accident.	Plate glass.	
Premiums unpaid December 31, last year .. \$	54,636.33	\$ 1,021.99	
Premiums on risks written and renewed during the year	348,164.49	6,405.52	
Total	\$ 402,800.82	\$ 7,427.51	
Gross premiums in course of collection at year end	83,037.21	1,571.35	
Premiums collected during the year	319,763.61	5,856.16	
Reinsurance, abatement, rebate and re- newal premiums	99,902.54	961.49	
Net cash actually received for premiums (carried out)	\$ 219,861.07	\$ 4,894.67	\$ 224,755.74
Interest on collateral loans		2,866.05	
Interest and dividends on stocks and bonds.		150.00	
Interest upon other debts due the company.		4,087.50	
		555.29	
Total interest			\$ 7,658.84
Income from all other sources, viz: Cash paid into surplus fund			10,000.00
Total income actually received during the year, in cash.			\$ 242,414.58
Aggregate last balance and income			\$ 604,783.71

DISBURSEMENTS DURING YEAR.

	Accident.	Plate glass.
Gross amount paid for matured claims other than weekly indemnity.....	\$ 30,071.87	\$ 3,521.47
Gross amount paid for weekly or other periodical indemnity	92,227.91	
Total	\$ 122,299.78	\$ 3,521.47
Deduct salvages and reinsurance	500 00	
Net paid policyholders	\$ 121,799.78	\$ 3,521.47
To stockholders for interest or dividends (6 per cent)	\$	12,000.00
For commission to agents		57,609.38
For salaries, traveling and all expenses of agents and agencies not on commission account		11,007.09
For medical examiner's fees and salaries, \$713.20; for inspection, \$97.12.....		810.32
For salaries and other compensation of officers, \$11,058.46; and home office employees, \$13,761.61		24,820.07
For taxes on premiums, \$2,637.81; insurance department fees, \$3 389.24; agents' licenses, \$454.....		6,481.05
For rent, less \$750.31 received under sub-lease		3,064.63
For legal expenses.....		1,565.12
For furniture and fixtures.....		387.62
For advertising, \$1,246.01, and general printing and stationery, \$8,156 94.....		9,402.95
All other expenses. General expense, \$4,219.05; postage and express, \$4,810.68; revenue stamps, \$2,101.19.....		11,130.92
Total miscellaneous expenses		\$
Total disbursements.....		\$
Balance.....		

LEDGER ASSETS.

Loans on mortgage (first liens) on real estate as per Schedule B	\$ 195,400.00
Loans secured by pledge of bonds, stocks, or other marketable collaterals, as per Schedule C	2,000.00
Cost value of bonds and stocks owned absolutely, as per Schedule E	94,585.38
Cash in company's office.....	3,114.17
Cash deposited in bank	20,238.60
Agents' debit balances.....	10,182.35
All other items, viz: In hands of P. M's. and agents in course of transmission	13,415.95
Furniture and fixtures	3,731.44
Total	\$ 342,667.89
Less due sundry persons—ledger balances	1,484.58

Total net or ledger assets, as per balances on page 1. ... \$

OTHER ASSETS.

Interest due, \$2,928.70; and accrued, \$989.57 on mortgages	\$ 3,898.27
Interest due, \$100; and accrued, \$221.85 on bonds and stocks.....	321.85
Interest accrued, \$20 on collateral loans.....	20.00

Total outstanding interest	\$ 4,240.12
Market value of bonds and stocks over cost, as per Schedule E..	
Gross premiums in course of collection, to-wit:	

Accident premiums, \$83,072.21; unpaid commission thereon, \$10,427.84; net.....	\$ 72,609.37
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premiums, \$1,571.35; unpaid commission thereon, net.....	1,178.54	
Amount of outstanding premiums ..		\$ 73,787.91
Assets, as per the books of the company		\$ 422,865.96
Assets not admitted, and for depreciation:		
Stores and sales	3,731.44	
Losses	10,182.35	
		\$ 13,913.79
Admitted assets.....		\$ 408,952.17

LIABILITIES.

Reserve for adjustment ..	\$ 474.25	
Reserve paid by company on its own account...	1,446.48	
Reserve for adjustment	229.35	
Amounts of unpaid claims.....	\$ 703.60	\$ 1,446.48
Rate of unpaid claims		\$ 2,150.08
Reserve upon all unexpired risks, run- year or less from date of policy:		
Amount, \$104,242.08; unearned portion (50 percent)	\$ 52,121.04	
Class, \$5,294.27; unearned portion (50 percent).....	2,647.13	
Reserve one year or less	\$ 54,768.17	
Unearned premiums as computed above (carried out).....		54,768.17
Amount of all liabilities, except capital stock		56,918.25
Capital actually paid up in cash.....		300,000.00
Unpaid capital and other liabilities		52,033.92
Aggregate amount of all liabilities, including paid up capi- stock and net surplus		\$ 408,952.17

RISKS AND PREMIUMS.

	Amount at risk.	Premiums thereon.
December 31st, preceding year.....	\$ 2,275,580	\$ 74,279.82
or renewed during the year.....	7,549,650	348,164.49
Total.....	\$ 9,825,230	\$ 422,444.31
Expirations and cancellations	6,113,780	314,538.83
Balance.....	\$ 3,711,450	\$ 107,905.48
Reinsured policies	893,600	3,663.40
Balance December 31, 1900.....	\$ 2,817,850	\$ 104,242.08
	Amount at risk.	Premiums thereon.
December 31st, preceding year.....	\$ 116,310	\$ 3,071.90
or renewed during the year	208,278	6,405.52
Total	\$ 324,588	\$ 9,477.42
Expirations and cancellations.....	180,086	4,112.65
Balance.....	\$ 144,502	\$ 5,364.77

Deduct reinsured policies	2,050	70.50
Net in force December 31, 1900.....	\$ 142,452	\$ 5,294.27

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$ 459,356.47
Total amount of cash dividends declared since the company commenced business.....	28,000.00
Total amount of the company's stock owned by the directors at par value	1,979.50
Total amount loaned to officers and directors.....	2,000.00
Losses paid from organization to date.....	240,174.10
Losses incurred during the year	124,662.88
Dividends declared payable in stock from organization	35,000.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

Risks written.....	\$ 177,025.00	Accident.
Premiums received.....	8,311.39	
Losses paid.....	4,525.02	
Losses incurred.....	4,525.02	

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition of the

UNITED STATES BRANCH OF THE EMPLOYERS' LIABILITY
ASSURANCE CORPORATION (LIMITED).

Organized under the laws of the Kingdom of Great Britain, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

Chairman, LORD CLAUD HAMILTON.

Secretary, S. STANLEY BROWN, Esq.

United States Branch, Managers and Attorneys,

SAMUEL APPLETON.

WALTER TRACY DANA.

[Incorporated, October, 1880. Commenced business, April, 1881.]

Principal office, 84 and 85 King William street, London, E. C.

United States Branch, 71 Kilby street, Boston, Mass.

CAPITAL STOCK.

Amount of capital stock paid up in cash—in England.....	\$ 750,000.00
Amount of capital subscribed, but unpaid—in England.....	3,000,000.00
Amount of net or ledger assets, December 31st of previous year	1,040,056.43

Extended at..... \$ 1,040,056.43

INCOME DURING YEAR.

Accident:

Gross premiums unpaid Dec. 31, last year..	\$ 30,689.31
Gross premiums on risks written and renewed during the year.....	175,271.49
Total.....	\$ 205,960.80
Deduct gross premiums in course of collection at this date.....	31,902.86
Entire premiums collected during the year..	\$ 174,057.94

reinsurance, abatement, rebate and return premiums	26,460.61		
Cash actually received for premiums	\$	147,597.33	
premiums on risks written and renewed during the year	\$	6,079.25	
Total	\$	6,079.25	
Gross premiums in course of collection this date		2,049.67	
premiums collected during the year . \$		4,029.58	
reinsurance, abatement, rebate and return premiums		535.93	
Cash actually received for premiums .	\$	3,493.65	
liability:			
premiums unpaid December 31st, last year	\$	220,912.30	
premiums on risks written and renewed during the year		1,428,884.82	
Total	\$	1,649,797.12	
Gross premiums in course of collection this date		268,401.84	
premiums collected during the year . \$		1,381,395.28	
reinsurance, abatement, rebate and return premiums		160,904.75	
Cash actually received for premiums.	\$	1,220,490.53	
premiums unpaid Dec 31, last year . \$		2,029.04	
premiums on risks written and renewed during the year		26,949.98	
Total	\$	28,979.02	
Gross premiums in course of collection this date		3,266.22	
premiums collected during the year . \$		25,712.80	
reinsurance, abatement, rebatement return premiums		3,646.96	
Cash actually received for premiums..	\$	22,065.84	\$ 1,393,647.35
Dividends on stocks and bonds (including appreciation of \$58.83)		52,503.91	
Interest	\$	52,503.91	
all other sources, viz: Received from home office.		42,202.36	
Income actually received during the year, in cash . .	\$	1,488,353.62	
late last balance and income	\$	2,528,410.95	

DISBURSEMENTS DURING YEAR.

Accident:

Gross amount paid for matured claims other than weekly indemnity.....	\$ 11,126.34
Gross amount paid for weekly or other periodical indemnity.....	50,472.94

Total \$ 61,599.28

Net paid policy-holders..... \$ 61,599.28

Health.

Gross amount paid for weekly or other periodical indemnity.....	\$ 208.57
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Net paid policy-holders..... \$ 208.57

Employers' liability:

Gross amount paid for matured claims other than weekly indemnity.....	\$ 519,832.54
Deduct salvages and reinsurances	3,261.79

Net paid policy-holders.. \$ 516,570.75

Fidelity:

Gross amount paid for matured claims other than weekly indemnity.....	\$ 8,787.48
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Net paid policy-holders..... \$ 8,787.48 \$ 587,166.08

To cost of adjustment and legal expenses in settlement of claims 128,060.10 \$ 7

Commissions to agents \$ 333,126.44

Salaries, traveling and all expenses of agents and agencies not on commission account..... 9,251.29

Inspections 19,260.80

Salaries and all other compensation of officers, \$12,310.10; [home office employees, \$21,033.13..... 33,343.23

Taxes on premiums, \$24,425.01; insurance department fees, \$6,353.92; agents' licenses, \$961.40; municipal licenses, \$735.63; war revenue, \$8,010.87 40,486.83

Rent 21,893.62

Legal expenses 5,177.63

Furniture and fixtures..... 1,714.42

Advertising, \$6,401.13; general printing and stationery, \$14,836.56 21,237.69

All other expenses..... 11,159.26

Total miscellaneous expenses..... \$ 4

Total disbursements..... \$ 1,2

Balance \$ 1,3

ASSETS.

As per ledger accounts.

Cost value of bonds and stocks owned absolutely, as per Schedule E..... \$ 1,252,862.80

Cash in company's office..... 1,800.00

Cash deposited in banks 459.89

Cash deposited with trustees, with Kidder, Peabody & Co..... 32,419.02

Market value of bonds and stocks over cost as per Schedule E .. 28,990.95

Total..... \$ 1,3

Total net or ledger assets, as per balance on page 1..... \$ 1,3

OTHER ASSETS.

.....	\$	10,134.58	
outstanding interest,	\$	10,134.58	
of bonds and stocks over cost, as per Schedule E, (above)	\$28,990.95		
premiums in course of collection, not more than three due, to-wit:			
30,408.11; unpaid commission thereon.....	\$	8,852.68	
224.67; unpaid commission thereon.....		675.78	
liability, \$257,284.90; unpaid commission thereon...		57,872.72	
019.22; unpaid commission thereon.....		619.36	
amount of outstanding premiums.....	\$	224,716.36	
assets, as per the books of the company.....	\$	1,551,383.60	
premiums unpaid on policies which have been issued than three months (inside).....	\$12,883.69		

	Accident.	Employers' liability.	Fidelity.
premiums unpaid Dec. 31 last year.....	\$ 30,698.31	\$ 220,912.30	\$ 2,029.04
same not collected.....	167.50	2,339.17	.....

LIABILITIES.

of adjustment.....	\$	10,035.00	
by company on its own account.....		7,185.00	
liability:			
of adjustment.....		45,840.00	
by company on its own account.....		2,215.00	
for employers.....		271,100.00	
of adjustment.....		465.00	
of unpaid claim account:			
of adjustment.....	\$	56,340.00	
by company on its own account.....		9,400.00	
for employers		271,100.00	
aggregate of unpaid claims.....	\$	336,840.00	
premiums upon all unexpired risks, running one year or date of policy:			
34,622.75; unearned portion (50 per cent).....	\$	67,311.38	
1.06; unearned portion (50 per cent).....		2,705.53	
liability, \$1,073,541.01, unearned portion (50 per cent)		536,770.50	
2,211.55; unearned portion (50 per cent).....		11,605.77	
one year or less.....	\$	618,393.18	
premiums upon all unexpired risks, running more than from date of policy:			
liability, \$47,043.53; unearned premium (pro rata) ..		26,172.33	
for term policies.....	\$	26,172.33	
deducted premiums, as computed above (carried out)....	\$	644,565.51	
indebtedness, unpaid commission on premiums col-		11,268.46	
amount of all liabilities, except capital stock.....	\$	992,673.97	

IOWA INSURANCE REPORT.

Y paid up in cash, statutory deposit....\$	200,000.00	
and other liabilities.....	358,709.63	5
of all liabilities, including statutory surplus.....		\$ 1.5

RISKS AND PREMIUMS.

	Amount at risk.	P
preceding year.....\$	26,341,728	\$ 1
during the year.....	39,436,085	1
.....\$	65,777,813	\$ 2
and cancellations.....	35,085,951	1
.....\$	30,691,862	\$ 1
and policies.....	401,742	
or 31, 1900.....	30,290,130	\$ 1
during the year.....\$	1,367,830	\$
.....\$	1,367,830	\$
and cancellations.....	142,425	
.....\$	1,225,405	\$
and policies.....	7,915	
or 31, 1900.....	1,217,490	\$

, preceding year\$	311,822,785	\$ 9
during the year.....	321,499,085	1.4
.....\$	533,321,870	\$ 2.3
and cancellations.....	278,671,700	1.2
.....\$	254,650,170	\$ 1.1
and policies.....	2,518,645	
or 31, 1900.....	252,131,525	\$ 1.1

preceding year.. . . . \$	4,768,503	\$
during the year	6,063,745	
.....\$	10,832,248	\$
and cancellations	5,559,023	
.....\$	5,273,225	\$
and policies.....	50,625	
or 31, 1900.....\$	5,222,600	\$

GENERAL INTERROGATORIES.

is received in the United States from the organization		
.....\$	12,2	
. States from organization to date.....	6.5	
curring during the year.	7	
ous states and countries, which under the laws there-		
r for the protection of the policy-holders of such states		
\$150,000; Virginia, \$12,500.....	1	

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Risks written.	Premiums received.	Losses paid.	Losses incurred.
Accident	\$ 105,300.00	\$ 468.00	\$ 100.00	\$ 100.00
Employers' liability	1,896,682.00	8,429.70	4,738.35	3,778.35
Aggregate	\$ 2,001,982.00	\$ 8,897.70	\$ 4,838.35	\$ 3,878.35

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

FIDELITY AND DEPOSIT COMPANY OF MARYLAND.

Organized under the laws of the State of Maryland, made to the Auditor of State of the State of Iowa pursuant to the laws thereof.

President, EDWIN WARFIELD.

First Vice-President, H. CRAWFORD BLACK.

Secretary, HERMAN E. BOSLER.

Second Vice-President, JOS. R. STONEBRAKER.

[Incorporated, February, 1890. Commenced business, June 1, 1890.]

Principal office, corner Charles and Lexington streets, Baltimore, Md.

CAPITAL STOCK.

Amount of capital paid up in cash	\$ 1,500,000.00
Amount of net ledger assets, December 31st of previous year	4,120,325.25
Extended at	\$ 4,120,325.25

INCOME DURING YEAR.

	Fidelity and surety.
Gross premiums unpaid, December 31st, last year	\$ 153,695.24
Gross premiums on risks written and renewed during the year ..	1,135,321.65
Total	\$ 1,289,016.89
Deduct gross premiums in course of collection at this date	127,013.89
Entire premiums collected during the year	\$ 1,162,003.00
Deduct reinsurance, abatement, rebate, and return premiums ...	23,740.53
Net cash actually received for premiums	\$ 1,138,262.47
Interest and dividends on stocks and bonds	\$ 135,671.43
Rents	38,453.32
Total interest	\$ 174,124.75
Income from all other sources, viz.: Commissions, Safe Deposit Dept. & Co.	73,743.53
Total income actually received during the year, in cash ...	\$ 1,386,130.75
Aggregate last balance and income	\$ 5,506,456.00

DISBURSEMENTS DURING YEAR.

	Fidelity and surety.
Gross amount paid for matured claims other than weekly in- demnity	\$ 431,867.34
Total	\$ 431,867.34

Deduct salvages and reinsurance.....	60,607.48	
Net paid policy-holders.....		\$
To stockholders for interest or dividends.....	\$ 262,447.50	
For commission to agents	279,261.34	
For medical examiner's fees and salaries and for inspection and adjusting.....	51,894.12	
For salaries and all other compensation of officers and home office employees.....	77,835.04	
For taxes on premiums, \$15,393.83; taxes on property, \$25,390.73; insurance department fees and agents' licenses, \$9,999.20; municipal licenses, \$1,535.35.....	52,319.11	
For rent.....	7,924.98	
For legal expenses, \$18,799.72; real estate expenses, \$10,310.30.	29,110.02	
For furniture and fixtures, \$3,650.39; advertising, \$4,734.97; and general printing and stationery, \$13,011.02.....	21,396.38	
All other expenses. Postage, \$12,803.67; incidentals and developments, \$50,943.42; revenue tax, \$5,318.85.....	69,065.94	
Total miscellaneous expenses.....		\$
Total disbursements.		\$
Balance.....		\$

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st

Book value of real estate unincumbered, as per schedule A.....	\$ 600,000.00	
Book value of bonds and stocks owned absolutely, as per schedule E.....	3,364,357.00	
Cash in company's office.....	41,613.14	
Cash deposited in banks.....	277,971.57	
Total net or ledger assets, per balance on page 1.....		\$

NON-LEDGER ASSETS.

Gross premiums in course of collection, to-wit:

Fidelity and surety premiums.....	\$ 127,013.89	
Unpaid commission thereon	29,641.81	

Net amount of outstanding premiums..... \$

Total assets, as per the books of the company..... \$

NON-LEDGER LIABILITIES.

	Fidelity and surety.	
Total claims adjusted not paid.....	\$ 4,429.89	
In process of adjustment	25,872.94	
Known or reported; proofs not filed.....	19,254.87	
Resisted by principals on bonds not admitted by company.....	105,355.39	

Aggregate of unpaid claims..... \$

Gross premiums upon all unexpired risks, running one year or less from date of policy:

Fidelity and surety premiums, \$1,300,496.78; unearned portion (50 per cent).....	\$ 650,248.39	
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Total unearned premiums, as computed above..... \$

Total amount of all liabilities, except capital stock..... \$

Joint stock capital actually paid up in cash	\$ 1,500,000.00
Surplus beyond capital and other liabilities.....	2,075,902.31
<hr/>	
Aggregate amount of all liabilities, including paid up capital stock and net surplus.....	\$ 4,381,313.79

RISKS AND PREMIUMS.

	Amount at risk.	Premiums thereon.
Fidelity:		
In force December 31st, preceding year	\$ 147,663,874.65	\$ 723,874.11
Written or renewed during the year.....	208,062,041.00	825,035.18
<hr/>		<hr/>
Total.....	\$ 355,725,915.65	\$ 1,548,909.29
Deduct expirations and cancellations.....	181,117,006.00	835,436.05
<hr/>		<hr/>
Net in force December 31, 1900.....	\$ 174,608,909.65	\$ 713,473.24
Surety:		
In force December 31st, preceding year	\$ 66,537,000.00	\$ 500,504.55
Written or renewed during the year.....	40,984,324.00	310,286.47
<hr/>		<hr/>
Total.....	\$ 107,521,324.00	\$ 810,791.02
Deduct expirations and cancellations.....	20,328,950.00	223,767.48
<hr/>		<hr/>
Net in force December 31, 1900.....	\$ 87,192,374.00	\$ 587,023.54

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date. \$5,291,616.08; losses paid from organization to date.....	\$ 1,317,510.08
Total amount of cash dividends declared since the company commenced business, \$729,933.50; losses incurred during the year.....	305,471.97
Total amount of the company's stock owned by the directors at par value.....	407,550.00
Amount deposited in various states and countries, which, under the laws thereof is held exclusively for the protection of the policy-holders of such states and countries: (See Schedule D).....	179,000.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Risks written.	Premiums received.	Losses paid.	Losses incurred.
Fidelity.....	\$ 4,529,150	\$ 20,055.51	\$ 1,273.77	\$ 832.08
Surety.....	691,100	5,459.04	72.35	72.35
<hr/>		<hr/>	<hr/>	<hr/>
Aggregate.....	\$ 5,220,250	\$ 25,514.55	\$ 1,346.12	\$ 904.43

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs

GUARANTEE COMPANY OF NORTH AMERICA,

Organized under the laws of the Dominion of Canada, made to the Auditor of State of Iowa, pursuant to the laws thereof.

President, EDWARD RAWLINGS.*Vice-President*, HARTLAND S. MACDONALD.*Secretary*, ROBERT KERR.

[Incorporated, August 2, 1857. Commenced business, April 1, 1872.]

Home office, 57 Beaver Hall Hill, Montreal.

CAPITAL STOCK.

Amount of capital stock paid up in cash	\$ 304,600.00
Amount of capital subscribed, but unpaid.....	354,000.00
Amount of net ledger assets, December 31st of previous year..	985,026.13
Additional balance of profit and loss entries 1899	4,718.91

Extended at.....	\$
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INCOME DURING YEAR

		Fidelity.
Gross premiums unpaid December 31st, last year....	\$ 13,495.10	
Gross premiums on risks written and renewed during the year.,	180,402.26	
Total.....	\$ 193,957.36	
Deduct gross premiums in course of collection at this date.....	6,781.10	
Entire premiums collected during the year.....	\$ 187,176.26	
Deduct reinsurance, rebate, abatement and return premiums...	30,904.58	
Net cash actually received for premiums (carried out) ...	\$ 156,271.68	\$
Interest on loans and mortgages.....	177.81	
Interest and dividends on stocks and bonds.....	37,984.74	
Interest upon other debts due the company.....	901.57	
Rents, less taxes and repairs	2,385.25	
Total interest.....		\$
Profit on securities actually sold during the year, over cost....		
Total income actually received during the year, in cash ..		\$
Aggregate last balance and income.....		\$ 1,000,000.00

DISBURSEMENTS DURING YEAR.

		Fidelity.
Gross amount paid for matured claims other than weekly indemnity	\$ 48,142.65	
Total.....	\$ 48,142.65	

Deduct salvages and reinsurance.....	4,898.46	
Net paid policy-holders.....	\$	43,244.19
To stockholders for interest or dividends.....		24,368.00
For commission to agents.....	\$	6,350.29
For salaries, traveling and all expenses of agents and agencies not on commission account.....		19,455.73
For inspection.....		11,735.55
For salaries and all other compensation of officers, and home office employees.....		39,347.34
For Taxes on premiums, \$1,692.30; taxes on property, \$231.69; insurance department fees, and agents' licenses, \$3,122.35; municipal licenses, \$647.96; United States revenue, \$842.79..		6,537.09
For rent.....		7,107.36
For legal expenses.....		1,136.45
For advertising, \$1,239.66; and general printing and stationery \$2,819.15		4,058.81
All other expenses, postage, telegrams and sundry office expenses		6,855.29
Total miscellaneous expenses	\$	102,583.91
Total disbursements	\$	170,196.10
Balance	\$	1,019,128.92

LEDGER ASSETS.

Cost value of real estate unencumbered.....	\$	73,600.62
Loans on mortgage (first liens) on real estate, as per Schedule B		1,000.00
Cost value of bonds and stocks owned absolutely, as per Schedule E		814,888.67
Cash in company's office		1,038.64
Cash deposits in banks		124,919.76
Furniture and sales of head office and branches		3,681.23
Total net or ledger assets, per balance on page 1	\$	1,019,128.92

OTHER ASSETS.

Interest accrued on bonds and stocks.....	\$	6,151.08
Interest accrued on other assets.....		1,800.00
Total outstanding interest	\$	7,951.08
Market value of bonds and stocks over cost, as per Schedule E.		15,284.00
Fidelity premiums , \$6,781.10; Unpaid commission thereon, \$339.04	\$	6,442.06
Net amount of outstanding premiums		6,442.06
Total assets, as per the books of the company	\$	1,048,806.06
Deduct assets not admitted, and for depreciation.		
Furniture, fixtures and sales	\$	3,681.23
Depreciation from cost of above ledger assets to bring same to market value		3,003.12
Total	\$	6,684.35
Total admitted assets	\$	1,042,121.71

LIABILITIES.

	In process of adjustment	Known or re- ported; Proofs not filed.	Reisted by company on it own acct.
Fidelity	\$ 18,595.86	\$ 14,976.70	\$ 51,215.32
Deduct reinsurance thereon.....		2,800.00	17,500.00
Net amounts of unpaid claim account.....	\$ 18,595.86	\$ 12,176.70	\$ 33,715.32
Aggregate of unpaid claims			\$ 64,487.88
Gross premiums upon all unexpired risks, running one year or less from date of policy.			
Fidelity premium		\$ 169,674.76	
Total one year or less			\$ 84,837.38
Total unearned premiums, as computed above (carried out)			84,837.38
Due and accrued for salaries, rents, advertising, agency and other expenses			6,246.67
All other indebtedness, provided for contingencies			5,000.00
Total amount of all liabilities, except capital stock			\$ 160,571.93
Joint stock capital actually paid up in cash			304,600.00
Surplus beyond capital and other liabilities			576,949.76
Aggregate amount of all liabilities, including paid up capital stock and net surplus			1,042,121.71

RISKS AND PREMIUMS.

	For guarantee risks.	Premiums thereon.
In force on the 31st day of December, 1899.....	\$ 49,508,548.00	\$ 195,810.44
Written or renewed during the year 1900.....	54,723,792.00	180,462.26
Total	\$104,232,340.00	\$ 376,272.70
Deduct those expired and marked off as terminated.....	55,036,181.00	182,370.69
In force at end of the year 1900.....	\$ 49,196,159.00	\$ 193,902.01
Deduct amount reinsured	6,777,467.00	24,227.25
Net amount in force December 31, 1900.....	\$ 42,418,692.00	\$ 169,674.76

GENERAL INTERROGATORIES

Total amount of premiums received from the organization of the company to date, \$4,222,557.69; losses paid from organization to date	\$ 1,549,028.17
Total amount of losses incurred during the year	50,374.70
Total amount of the company's stock owned by the directors, at par value, \$164,870.00; Dividends declared payable in stock from organization	38,900.00
Amount deposited in various States and Countries, which, under the laws thereof is held exclusively for the protection of the policyholders of such States and Countries: (See Schedule D) State of Virginia.....	16,000.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Risks written.	Premiums received.
Fidelity	\$ 268,000.00	\$ 805.69

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
**HARTFORD STEAM BOILER INSPECTION AND INSURANCE COM-
 PANY.**

Organized under the laws of the State of Connecticut, made to the Auditor of State of the State
 of Iowa, pursuant to the laws thereof.

*President, J. M. ALLEN.
 Secretary, J. B. PIERCE.*

*First Vice-President, W. B. FRANKLIN.
 Second Vice-President, F. B. ALLEN.*

[Incorporated, June, 1866.

Commenced business, October, 1866.]

Home office, 650 Main street, Hartford.

CAPITAL STOCK.

Amount of capital stock authorized, \$1,000,000.00;	
subscribed for.....	\$ 500,000.00
Amount of capital stock paid up in cash.....	500,000.00
Amount of net ledger assets, December 31st of previ- ous year.....	\$ 2,214,292.86
Extended at.....	\$ 2,214,292.86

INCOME DURING YEAR.

As shown by the books at home office at close of
 business December 31st.

	Steam Boiler
Gross premiums unpaid December 31, last year paid..	339,266.41
Gross premiums written and renewed during year...	1,212,363.30
Total.....	\$ 1,551,629.71
Deduct gross premiums now in course of collection..	262,813.27
Entire premiums collected during year.....	1,288,816.44
Deduct re-insurance, abatement, rebate and return premiums.....	140,776.30
Net cash actually received for premiums carried out.	\$ 1,148,040.14
Rents from company's property, including \$5,857.34 for company's use of own building.....	5,857.34
Interest on loans on mortgages of real estate.....	16,267.67
Interest on bonds and dividends on stocks.....	89,755.52
Interest upon other debts due the company and on deposits in bank.....	4,018.63
Total rents and interest.....	110,041.82
Profit on real estate, \$1,855.00; on sale or maturity of securities, \$19,449.80.....	21,304.80

From all other sources, viz. (itemized profit and loss account): Special mechanical services.....

3,031.95

Total income during the year.....

\$ 1,28

Sum of both amounts.....

\$ 3.50

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business, December 31, 1900.

	Steam Traction	
Gross amount paid for claims excepting weekly indemnity.....	\$ 109,331.53	
Total.....	109,331.53	
Net paid policy holders, (carried out).....	\$ 109,331.53	
Stockholders for interest or dividends (amount declared during the year).....	80,000.00	
Commissions or brokerage to agents, less received on re-insurance.....	276,519.37	
Salaries, traveling, and all expenses of agents and agencies, not on commission account.....	113,169.99	
Inspections.....	389,200.87	
Salaries and all other compensation of officers, \$32,000.00; and home office employes, \$19,200.50.....	51,200.50	
Taxes on premiums, \$15,093.27; taxes on real estate, 1,883.73; insurance department fees and agents' licenses, \$3,560.43; municipal licenses, \$2,883.73; internal revenue, \$6,640.00.....	30,061.16	
Rent.....	4,750.00	
Legal expenses, \$1,769.92; real estate, repairs and expenses (other than taxes), \$2,181.26.....	3,951.18	
Furniture and fixtures, \$5,091.53; advertising, \$19,622.96; printing and stationery, \$13,708.55.....	38,423.04	
Losses on sales or maturity of securities.....	10,431.28	
All other disbursements (itemize profit and loss account): Office expenses.....	2,254.63	
Charge to profit and loss in readjusting real estate account to make book value represent face of the mortgages foreclosed.....	13,557.51	
Total miscellaneous expenses.....	\$ 919,962.02	
Total disbursements during the year.....		\$ 1,12
Balance.....		\$ 2,37

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31, 1900

Book value of real estate (Schedule A), unincumbered.....	\$ 30,712.00	
Mortgage loans on real estate (Schedule B), first liens.....	458,450.00	
Book value, of bonds (excluding interest, \$1,511,897.55); stocks, \$224,166.45 (Schedule E).....	1,736,064.00	
Cash in company's office, \$20,322.25; deposited in banks, \$129,746.12	150,068.37	
All other items, viz.: Accounts payable secured.....	4,423.48	
Total.....	\$ 2,379,717.85	
Total net ledger assets, as per page 1.....		\$ 2,37

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$ 12,616.93	
Total outstanding interest and rents.....		\$ 12,616.93
Market value of bonds and stocks over book value, not including interest in item 10, (Schedule E).....		85,301.00
Gross premiums in course of collection, not debited to authorized agents, to-wit:		
Steam boiler, not over three months due.....	\$ 262,813.27	
Unpaid commissions thereon.....	39,421.99	
Total not over three months due.....		\$ 223,391.28
Gross assets.....		\$ 2,701,027.06
Total admitted assets.....		2,701,027.06

NON-LEDGER LIABILITIES.

Steam Boiler:

In process of adjustment.....	\$ 17,851.85	
Net amounts of unpaid claim account.....	\$ 17,851.85	
Aggregate of unpaid claims and expenses.....		\$ 17,851.85
Gross premiums upon all unexpired risks, running one year or less from date of policy: Steam boiler, \$79,277; unearned portion (50 per cent)	39,639.88	
Total, one year or less.....	\$ 39,639.88	
Gross premiums upon all unexpired risks, running more than one year from date of policy: Steam boiler, \$2,860,624.44; unearned premium, pro rata \$ 1,521,794.48		
Total more than one year.....	1,521,794.48	
Total unearned premiums and reserve, as computed above (carried out).....		1,561,434.36
Total liabilities.....		\$ 1,579,286.21
Capital stock paid up in cash.....	\$ 500,000.00	
Surplus beyond capital and other liabilities.....	621,740.85	1,121,740.85
Total.....		\$ 2,701,027.06

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.	\$ 14,845,804.78
Losses paid from organization to date.....	1,298,225.70
Total amount of cash dividends declared since the company commenced business.	1,114,750.00
Losses incurred during the year.....	92,887.56
Total amount of the company's stock owned by the directors, at par value.....	85,450.00
Dividends declared payable in stock from organization.....	140,000.00
Amounts deposited in various states and countries, which under the laws thereof, are held exclusively for the protection of the policy-holders of such states and countries: (See Schedule). Virginia.....	30,000.00
Were the company's books closed on the 31st day of December for the purposes of this statement?.....	Yes.
Does any officer, director or corporation receive a commission or royalty on the business done by this company?	No.

RISKS AND PREMIUMS.

	Steam boiler risks.	Premiums thereon.
In force on the 31st day of December, of the preceding year.....	\$ 303,422,520	\$ 2,737,703.65
Written or renewed during the year.....	133,904,232	1,212,363.30
Total.....	\$ 437,326,752	\$ 3,950,066.95
Deduct those expired and marked off as terminated.....	112,481,308	1,010,162.74
In force on the 31st day of December, 1900.....	\$ 324,845,444	\$ 2,939,904.21
Unearned premiums computed at fifty per cent.....		\$ 1,469,952.10

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

Risks written.....	Steam boiler. \$ 1,949,703.00
Premiums received:	
Insurance.....	14,765.29
Inspection.....	6,327.98
Losses paid.....	8,379.74
Losses incurred.....	8,142.31
Amount at risk end of year.....	6,532,863.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

LAWYERS' SURETY COMPANY OF NEW YORK.

Organized under the laws of the State of New York, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, JOEL B. ERHARDT.

Vice-President, SHERMAN W. KNEVALS.

Secretary, JOEL RATHBONE.

[Incorporated, March 30, 1892.

Commenced business. April 1, 1892.]

Principal office, 32 Liberty street, New York city.

CAPITAL STOCK.

Amount of capital stock paid up in cash.....	500,000.00
Amount of net ledger assets, December 31st, of previous year..	732,125.83
Extended at.....	\$ 732,125.83

INCOME DURING YEAR.

Gross premiums unpaid December 31, last year.....	\$ 31,682.09	Surety.
Anticipated premiums.....	47.50	
Gross premiums on risks written and renewed during the year..	96,145.44	
Premium revived.....	20.00	
Total.....	\$ 127,895.03	
Deduct gross premiums in course of collection at this date....	24,980.31	
Entire premiums collected during the year.....	\$ 102,914.72	
Deduct reinsurance, rebate, abatement and return premiums...	22,473.17	
Net cash actually received for premiums (carried out).....	\$ 80,441.55	80,441.55
Interest on loans on mortgages.....	29.40	

Interest and dividends on stocks and bonds.....	19,658.68	
Interest upon other debts due the company	2,708.71	
Rents	830.21	
Total interest		23,227.00
Profit on securities actually sold during the year, over cost.....	6,362.50	
Cash recovered from losses paid in previous years	2,432.39	
Income from all other sources, viz.: Legal, 358.57; miscellaneous, \$47.13	406.10	9,200.99
Total income actually received during the year, in cash ..		\$ 112,869.54
Aggregate last balance and income.....		\$ 844,995.37

DISBURSEMENTS DURING YEAR.

Gross amount paid for matured claims other than weekly indemnity	\$ 10,946.33	
Deduct salvages and reinsurance.....	1,248.87	
Losses paid on bonds.....	\$ 9,697.46	
To stockholders for interest or dividends (5 per cent)	25,000.00	
For commission to agents	2,473.79	
For salaries, traveling and all expenses of agents and agencies not on commission account	5,754.12	
For salaries and all other compensation of officers, \$21,999.96; and home office employees, \$16,789.02.....	38,788.98	
For taxes on premiums, \$525.77; taxes on property, \$190.25; insurance department fees, \$415.85; tax on franchise, \$787.50; municipal taxes, \$821.81; internal revenue, \$6 830.....	2,809.48	
For rent, less \$103.33 received under sub-lease.....	5,771.67	
For legal expenses, \$5,620.11; real estate expenses, \$333.33.....	5,953.44	
For furniture and fixtures	259.20	
For advertising, \$885.83; and general printing and stationery, \$1,447.03	2,332.06	
All other expenses, real estate value reduced by profit and loss charge, \$5,900; miscellaneous expenses, \$6,170.41	12,070.41	
Total miscellaneous expenses		\$ 101,213.95
Total disbursements.....		\$ 110,911.41
Balance		\$ 734,083.96

LEDGER ASSETS.

Cost value of real estate, unincumbered.....	\$ 16,200.00	
Loans on mortgages (first liens) on real estate, as per Schedule B	440.00	
Cost value of bonds and stocks owned absolutely, as per Schedule E	707,141.60	
Cash in company's office	1,148.87	
Cash deposited in banks.....	9,153.49	
Total net or ledger assets, as per balance on page 1.....		\$ 734,083.96

OTHER ASSETS.

Interest accrued on mortgages	\$ 110.00	
Interest accrued on bonds and stocks.....	4,495.04	
Interest accrued on other assets	52.50	
Rents accrued on company's property or lease	84.50	
Total outstanding interest		4,633.14

Market value of bonds and stocks over cost, as per Schedule E..	10,856.80
Gross premiums in course of collection, to-wit: Surety, \$6,909.74;	
net	\$ 6,909.74

Net amount of out of outstanding premiums, less than three months due	\$ 6,909.74
---	-------------

Total admitted assets	\$ 756,483.64
-----------------------------	---------------

LIABILITIES.

Known or reported; proofs not filed	\$ 9,665.07	Surety.
Resisted for employers	710.00	

Aggregate of unpaid claims	\$ 10,375.07
Surety, \$78,161.98; unearned portion (50 per cent.)	39,080.99

Total unearned premiums, as computed above (carried out)	\$ 39,080.99
Due and accrued for salaries, rent, advertising, agency and other expenses	\$ 1,718.80

Total amount of all liabilities, except capital stock	\$ 51,174.86
Joint stock capital actually paid up in cash	500,000.00
Surplus beyond capital and other liabilities	205,308.78

Aggregate amount of all liabilities, including paid up capital stock and net surplus	\$ 756,483.64
--	---------------

RISKS AND PREMIUMS.

Surety:	Amount	Premiums
	at risk.	thereon.
In force December 31, preceding year	\$ 44,990,388.70	\$ 79,787.54
Written or renewed during the year	54,890,275.00	96,145.44
Total	\$ 99,880,663.70	\$ 175,932.98
Deduct expirations and cancellations	51,688,551.87	97,771.00
Net in force December 31, 1900	\$ 48,192,111.83	\$ 78,161.98

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	\$ 717,685.45
Total amount of cash dividends declared since the company commenced business	25,000.00
Total amount of the company's stock owned by the directors at par value	156,100.00
Losses paid from organization to date	37,603.45
Losses incurred during the year	20,072.53

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

LLOYD'S PLATE GLASS INSURANCE COMPANY.

Organized under the laws of the State of New York, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, WILLIAM T. WOODS.

First Vice-President, GEORGE M. OLCOTT.

Secretary, CHARLES E. W. CHAMBERS.

[Incorporated, August, 1882. Commenced business, September, 1882.]

Principal office, 63 Williams street, New York city.

CAPITAL STOCK.

Amount of capital paid up in cash	250,000.00	
Amount of net ledger assets, December 31st of previous year...	587,169.53	
Extended at		\$ 587,169.53

INCOME DURING YEAR.

		Plate glass.	
Gross premiums unpaid December 31st, last year	\$ 68,639.08		
Gross premiums on risks written and renewed during the year..	447,004.89		
Total	\$ 515,643.97		
Deduct gross premiums in course of collection at this date	62,237.65		
Entire premiums collected during the year	\$ 453,406.32		
Deduct reinsurance, rebate, abatement and return premiums ..	26,591.93		
Net cash actually received for premiums (carried out)	\$ 426,814.39	\$	426,814.39
Interest and dividends on stocks and bonds	12,597.73		
Rents	11,759.35		
Total Interest		\$	24,357.08
Profit on securities actually sold during the year, over cost	\$ 5,868.68		
Income from all other sources	37.50		5,906.18
Total income actually received during the year, in cash			457,077.65
Aggregate last balance and income			\$ 1,044,247.18

DISBURSEMENTS DURING YEAR

Gross amount paid for matured claims other than weekly indemnity	\$ 244,609.55		
Total	\$ 244,609.55		
Deduct salvages and reinsurance	23,428.96		
Net paid policyholders	\$ 221,180.59	\$	221,180.59
To stockholders for interest or dividends (10 per cent.)	25,000.00		
For commission to agents	135,401.88		

IOWA INSURANCE REPORT.

nd all expenses of agents and agencies	
count	1,176.75
er compensation of officers, \$12,841.66;	
loyees, \$38,786.76	51,628.42
\$5,372.60; taxes on property, \$4,720.18;	
ent fees, \$1,488.26; agents' licenses,	
licenses, \$1,688.82	16,050.96
.. ..	2,415.82
.60; real estate expenses, \$4,955.10 .	5,118.70
is.	218.60
o; and general printing and stationery,	
.. ..	5,960.93
stage and express, \$3,486.70; sundries,	
al revenue tax, \$2,482.65	10,202.97

expenses..... \$

ts \$

.....

LEDGER ASSETS.

discounted as per Schedule A	\$ 245,763.18
and stocks owned absolutely, as per	
.....	302,800.28
.....	2,187.17
.....	19,140.93

assets, per balance on page 1..... \$

ite over cost, as per Schedule A .. .

nd stocks over cost, as per Schedule E..

e of collection, to-wit:

.....\$	60,734.85
reon	15,183.71
standing premiums	\$

r the books of the company..... \$

LIABILITIES.

.....	Plate Glass.
.....\$	3,399.74

id claims \$

l unexpired risks, running one year or
icy. Plate glass premiums, \$369,955.58,
per cent).

\$ 184,977.78

ess ... \$ 184,977.78

l unexpired risks, running more than
of policy. Plate glass premiums \$93,-
miums (pro rata).....

\$ 47,989.24

cies \$ 47,989.24

remiums as computed above (carried out) \$

salaries, rent, advertising, agency and
ading plate glass and glazing

l liabilities, except capital stock ...

lly paid up in cash.

und other liabilities

t of all liabilities including paid up
nd net surplus \$

RISKS AND PREMIUMS.

Plate glass:	Amount at risk.	Premiums thereon.
In force December 31st, preceding year	\$ 19,846,521	\$ 456,222.03
Written or renewed during the year	17,703,183	447,004.89
Total	\$ 37,549,704	\$ 903,226.92
Deduct expirations and cancellations	19,222,114	440,177.50
Net in force December 31, 1900	\$ 18,327,590	463,049.42

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	\$ 6,147,736.23
Total amount of cash dividends declared since the company commenced business	588,250.00
Total amount of the company's stock owned by the directors at par value	102,200.00
Amount deposited in various states and countries, which, under the laws thereof is held exclusively for the protection of the policyholders of such states and countries: (See Schedule D) market value	166,330.95
United States (par value)	100,000.00
Canada (par value)	48,198.00
Losses paid from organization to date.	2,310,505.36
Losses incurred during the year	221,661.61

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Plate glass.
Risks written.....	\$ 239,400.97
Premiums received	5,484.86
Losses paid.....	2,457.91
Losses incurred.....	2,568.60

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
**UNITED STATES BRANCH OF THE LONDON GUARANTEE AND
ACCIDENT COMPANY, LIMITED.**

Organized under the laws of Great Britain, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

A. W. MASTERS, *General Manager.*

[Incorporated, 1869. Commenced business in the United States, November, 1892.]

Home office for United States, 315 Dearborn street, Chicago, Ill.

CAPITAL STOCK.

Amount of capital stock paid up in cash, statutory deposit.....	\$ 200,000.00
Amount of net ledger assets, December 31st of previous year...	898,482.75
Extended at.....	\$ 898,482.75

INCOME DURING YEAR.

As shown by books at home office, December 31st.

	Accident.	Employers' liability.
Gross premiums unpaid December 31st, last year		
paid.....	\$ 28,110.96	\$ 109,877.27

Gross premiums written and renewed during year	200,395.03	823,762.76
Total.....	\$ 228,505.99	\$ 933,640.03
Deduct gross premiums now in course of collection	21,730.09	122,536.60
Entire premiums collected during the year.....	206,785.90	\$ 811,103.43
Deduct re-insurance, abatement, rebate and return premiums	35,012.88	71,824.45
Net cash actually received for premiums..	\$ 171,773.02	\$ 739,278.98—\$ 911,052.00
Interest on bonds and dividends on stocks.....		31,951.18
Interest upon other debts due the company, and on deposits in bank.....		1,162.43
Total interest.....		\$ 33,113.61
Total income during the year.....		\$ 944,165.61
Sum.....		\$ 1,842,648.36

DISBURSEMENTS DURING YEAR.

As shown by books at home office, December 31st.

	Accident.	Employers' liability.	Fidelity and surety.	
Gross amount paid for claims excepting weekly indemnity....	\$ 13,692.00	\$ 319,359.35	\$ 25.00	
Gross amount paid for weekly or other periodical indemnity....	77,589.97			
Net paid policy-holders....	\$ 91,281.97	\$ 319,359.35	\$ 25.00—\$	410,666.32
Stockholders for interest or dividends, remitted head office.....				48,154.92
Commissions or brokerage to agents, less received on re-insurance.....			\$ 244,959.31	
Salaries, traveling and all expenses of agents and agencies not commission account.....			13,027.67	
Inspections.....			6,272.13	
Salaries and all other compensation of officers, \$16,900.00; and home office employees, \$23,225.06.....			40,125.06	
Taxes on premiums, \$16,329.40; taxes on property, \$60.52; insurance department fees and agents' licenses, \$3,318.21; municipal licenses, \$420.00; revenue stamps, \$4,683.85.....			24,811.98	
Rent.....			4,015.00	
Legal expenses.....			4,002.96	
Furniture and fixtures, \$1,328.07; advertising, \$3,027.17; printing and stationery, \$5,568.22.....			9,923.46	
All other items, viz.: travelling, \$2,609.29; postage, \$3,042.79; exchange, \$197.62; trustees and auditors, \$2,050.00; sundry, \$6,222.13.....			14,211.83	
Total miscellaneous expenses.....				\$ 361,349.40
Total disbursements.....				\$ 820,170.64
Balance.....				\$ 1,022,477.72

LEDGER ASSETS.

As per ledger accounts, shown by the books at home office at close of business December 31st.

Book value of bonds, excluding interest (Schedule E).....	\$ 971,578.63
---	---------------

Cash in company's office, \$899.09; deposited in banks, \$50,000.00 50,899.09

Total.....\$ 1,022,477.72

Total net ledger assets, as per balance on page 1.....\$ 1,022,477.72

NON-LEDGER ASSETS.

Interest accrued on bonds and stocks.....\$ 9,724.08

Total outstanding interest.....\$ 9,724.08
Market value of bonds and stocks over book value, not including interest in item 11, (Schedule E).....40,124.77

Gross premiums in course of collection, to-wit:

Accident:

Not over three months due.....\$ 18,379.18
Unpaid commission thereon.....5,054.26
Net premiums.....\$ 13,324.92
More than three months due, \$3,340.91.

Employers' liability:

Not over three months due.....\$ 118,439.17
Unpaid commission thereon.....32,570.76
Net premiums.....\$ 85,868.41
More than three months due, 4,097.43.

Total net not over three months due. ..\$ 99,193.33

Total admitted assets.....\$ 1,171,519.90

NON-LEDGER LIABILITIES.

Accident:

Known or estimated; proofs not filed.....\$ 19,079.80
Resisted by company on its own account (not outlawed).....11,600.00
Total.....\$ 30,679.80

Employers' liability:

In process of adjustment.....\$ 30,760.00
Estimated expenses incidental to settlement.....234,240.00
Total.....\$ 265,000.00

Fidelity and surety:

Resisted by company on its own account (not outlawed).....500.00

Aggregate of unpaid claims and expenses.....\$ 296,179.80

Gross premiums upon all unexpired risks, running one year or less from date of policy: accident premiums, \$127,911.74; unearned portion (50 per cent).....\$ 63,955.87

Gross premiums upon all unexpired risks, running one year or less from date of policy: employers' liability premiums, \$624,516.28; unearned portion (50 per cent).....312,258.14

Total one year or less.....\$ 376,214.01

Gross premiums upon all unexpired risks, running more than one year from date of policy.		
employers' liability premiums, \$11,087.45;		
unearned premiums (pro rata)	\$	8,833.77
Total more than one year.....	\$	8,833.77
Total unearned premiums, as computed above..		\$
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued ..		
For re-insurance		
All other liabilities, viz.: reserve for state fees and taxes, \$20,000.00; contingent reserve, \$35,000.00....		
Total amount of all liabilities.....		\$
Joint-stock capital actually paid up in cash—statutory deposit ..	\$	200,000.00
Surplus beyond capital and other liabilities.....		230,291.86—\$
Total.....		\$

RISKS AND PREMIUMS

	Amount at risk.	Pr
Accident:		
In force December 31st, preceding year.....	\$ 16,034,100.00	\$
Written or renewed during the year.....	22,660,150.00	
Total.....	\$ 38,694,250.00	\$
Deduct expirations and cancellations.....	24,624,950.00	
Net in force December 31, 1900.....	\$ 14,069,300.00	\$
Employers' liability:		
In force December 31st, preceding year.....	\$ 63,185,000.00	\$
Written or renewed during the year.....	82,297,500.00	
Total	\$ 145,482,500.00	\$
Deduct expirations and cancellations.....	68,355,000.00	
Net in force December 31, 1900.....	\$ 77,127,500	\$

GENERAL INTERROGATORIES.

Losses incurred during the year.....	..\$
Were the company's books closed on the 31st day of December for the purpose of this statement?.....	Yes.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of

MARYLAND CASUALTY COMPANY.

Organized under the laws of the State of Maryland, made to the Auditor of State of Iowa, pursuant to the laws thereof.

President, JOHN T. STONE.

First Vice-President, AUBREY P.

Second Vice-President, SEYMOUR MANDELBAUM.

Secretary, WM. EDW. THO

[Incorporated, February 4, 1898.

Commenced business, March 1

Principal office, Equitable Building, Baltimore, Md.

IOWA INSURANCE REPORT.

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CAPITAL STOCK.

Amount of capital stock paid up in cash	\$ 750,000.00	
Amount of net or ledger assets, December 31st of previous year..	1,807,314.28	
Extended at.....		\$ 1,807,314.28

INCOME DURING YEAR.

Accident:

Gross premiums unpaid December 31st, last year	\$ 23,781.18	
Gross premiums on risks written and renewed during year..	233,378.90	
Total	\$ 257,160.08	
Deduct gross premiums in course of collection at this date..	44,278.95	
Entire premiums collected during the year	\$ 212,881.13	
Deduct reinsurance, abatement, rebate, and return premiums	37,127.45	
Net cash actually received for premiums		\$ 175,753.68

Employers' liability:

Gross premiums unpaid December 31st, last year	\$ 248,313.55	
Gross premiums on risks written and renewed during year..	1,385,193.84	
Total	\$ 1,573,507.39	
Deduct gross premiums in course of collection at this date..	269,072.87	
Entire premiums collected during the year	\$ 1,304,434.52	
Deduct reinsurance, abatement, rebate, and return premiums	200,436.22	
Net cash actually received for premiums		1,103,998.30

Sprinkler:

Gross premiums unpaid December 31st, last year	\$ 3,083.22	
Gross premiums on risks written and renewed during year..	31,814.76	
Total	\$ 34,897.98	
Deduct gross premiums in course of collection at this date..	4,181.45	
Entire premiums collected during the year	\$ 30,716.53	
Deduct reinsurance, abatement, rebate, and return premiums	2,308.88	
Net cash actually received for premiums		28,407.65

Plate glass:

Gross premiums unpaid December 31st, last year	\$ 4,933.98	
Gross premiums on risks written and renewed during year..	91,659.05	
Total	\$ 96,593.03	
Deduct gross premiums in course of collection at this date..	15,470.26	
Entire premiums collected during the year	\$ 81,122.77	
Deduct reinsurance, abatement, rebate, and return premiums	11,607.73	
Net cash actually received for premiums		69,515.04

Steam boiler:

Gross premiums unpaid December 31st, last year	\$ 23,200.28	
Gross premiums on risks written and renewed during year..	72,894.72	
Total	\$ 96,095.00	
Deduct gross premiums in course of collection at this date..	14,211.40	
Entire premiums collected during the year	\$ 81,883.60	

Deduct reinsurance, abatement, rebate, and return premiums	14,306.21	
Net cash actually received for premiums		
Health:		
Gross premiums unpaid December 31st, last year.....		
Gross premiums on risks written and renewed during year .	\$	2,903.25
Total	\$	2,903.25
Deduct gross premiums in course of collection at this date..		448.75
Entire premiums collected during the year.	\$	2,454.50
Deduct reinsurance, abatement, rebate, and return premiums		217.52
Net cash actually received for premiums.....		
Interest on collateral loans... ..	\$	35,046.68
Interest and dividends on stocks and bonds.....		40,743.32
Interest upon other debts due the company, and bank deposits..		1,090.87
Total interest.....		
Profit on securities actually sold during the year, over cost.....	\$	16,312.96
From inspectors' fees		40,602.18
Income from all other sources, viz. : medical fee refunded.....		5.00
Total income actually received during the year, in cash....		\$ 1
Aggregate last balance and income.....		\$ 3
DISBURSEMENTS DURING YEAR.		
Accident:		
Gross amount paid for matured claims other than weekly indemnity	\$	16,944.16
Gross amount paid for weekly or other periodical indemnity.		61,659.88
Total		\$
Employers liability:		
Gross amount paid for matured claims other than weekly indemnity	\$	271,581.64
Gross amount paid for weekly or other periodical indemnity.		53,539.75
Total		
Sprinkler:		
Gross amount paid for matured claims other than weekly indemnity .	\$	3,424.92
Gross amount paid for weekly or other periodical indemnity.		
Total		
Plate glass.		
Gross amount paid for matured claims other than weekly indemnity	\$	28,410.29
Gross amount paid for weekly or other periodical indemnity.		
Total		
Steam boiler:		
Gross amount paid for matured claims other than weekly indemnity	\$	14,130.63
Gross amount paid for weekly or other periodical indemnity.		
Total		

Health:

Gross amount paid for matured claims other than weekly indemnity		
Gross amount paid for weekly or other periodical indemnity	\$	339.28
Total		339.28
Net paid policyholders	\$	450,030.55
To stockholders for interest or dividends (12 per cent), amount declared during year, \$90,000	\$	89,970.25
For commission to agents		459,951.42
For salaries, \$4,340.90; traveling and all expenses of agents and agencies not on commission account, \$38,657.55		42,998.45
For medical examiners' fees and salaries, \$56,469.43; for inspection, \$44,929.89, including all salaries of inspection division employees		101,399.32
For salaries and all other compensation of officers, \$15,911.49; and home office employees, \$7,140.18		23,051.67
For taxes on premiums, \$17,888.30; taxes on property, \$13,923.90; insurance department fees and agents' licenses, \$11,472.14; municipal licenses, \$1,185.36		44,469.70
For rent		4,000.02
For legal expenses		32,659.81
For furniture and fixtures		1,866.81
For advertising, \$7,125.24, and general printing and stationery, \$6,449.06		13,575.20
Investigating claims, including all salaries of claim division employees		80,148.58
All other expenses, postage, \$2,303.39; war tax, \$8,167.27; general expense, \$9,891.88; agents' balances uncollectable charged off, \$85.48		20,448.02
Total miscellaneous expenses		914,539.25
Total disbursements	\$	1,364,569.80
Balance	\$	2,023,964.53

ASSETS.

As per ledger accounts.

Loans secured by pledge of bonds, stocks, or other marketable collaterals, as per Schedule C	\$	603,850.00
Cost value of bonds and stocks owned absolutely, as per Schedule E		1,192,330.38
Cash in company's office		19,723.09
Cash deposited in banks		97,614.54
Bills receivable		3,569.50
Agents' debit balances		6,923.17
All other items, viz.: furniture, cost \$9,627.07		100.00
Ground rent secured by first lien on main building of Maryland Telegraph and Telephone Company, corner St. Paul and Courtland streets, Baltimore, Md., which cost \$235,000		100,000.00
Total net of ledger assets, per balance on page 1	\$	2,024,110.68
Deduct agents' credit balances	146.15—	\$ 2,023,964.53
Other assets: Interest on bonds and stocks		3,717.50
Interest due		712.50
Total outstanding interest		4,430.00
Market value of bonds and stocks over cost, as per Schedule E ..		52,192.07

Gross premiums in course of collection, to-wit:

		Unpaid com- mis'n thereon	Net.
Accident premiums... ..	\$ 44,278.95	\$ 13,283.68	\$ 30,995.27
Employers' liability premiums	269,072.87	68,861.45	200,211.42
Health premiums.... ..	448.75	67.30	381.45
Plate glass.... ..	15,470.26	4,641.08	10,829.18
Steam boiler premiums.....	14,211.40	3,638.12	10,573.28
Sprinkler premiums.....	4,181.45	1,070.45	3,111.00
Total	\$ 347,663.68	\$ 91,562.08	\$ 256,101.60
Net amount of outstand- ing premiums			\$
Total assets, as per the books of the company			\$ 2,
Deduct assets not admitted, and for depreciation: Furniture, fixtures and safes			\$ 100.00
Agents' balances.....			6,923.17
Bills receivable....			3,569.50
Total			\$
Total admitted assets.....			\$ 2,

LIABILITIES.

	In process of adjustment.	Insisted by company on its own acct
Accident	\$ 13,218.02	\$ 1,210.00
Employers liability	\$1,909.80	126,174.50
Health	275.00	.....
Plate glass	4,332.62	.....
Steam boiler	2,063.00	175.00
Total gross amount of claims.....	\$ 71,798.44	\$ 127,559.50
Aggregate of unpaid claims.....		\$
Gross premiums upon all unexpired risks, run- ning one year or less from date of policy:		
Accident, premium, \$144,113.36; unearned por- tion (50 per cent.)	\$ 72,056.67	
Employers' liability premium, \$937,928.77; un- earned portion (50 per cent.)	468,965.38	
Sprinkler premium, \$29,593.26; unearned portion (50 per cent.)	14,796.63	
Plate glass premium, \$78,161.39; unearned por- tion (50 per cent.)	39,080.69	
Steam boiler premium, \$28,996.62; unearned por- tion (50 per cent.)	14,498.31	
Health premium, \$2,363.50; unearned portion (50 per cent.)	1,181.75	
Total one year or less		\$ 610,579.43
Gross premiums upon all unexpired risks, run- ning more than one year from date of policy:		
Employers' liability premium, \$36,326.89; un- earned premium (pro rata)	\$ 19,562.42	
Plate glass premium, \$6,251.20; unearned pre- mium (pro rata)	2,918.85	
Steam boiler premium, \$62,887.27; unearned pre- mium (pro rata)	40,664.79	
Total for term policies.....		\$ 63,146.06

Total unearned premiums, as computed above (carried out).....	\$ 673,725.49
Cash dividends to stockholders remaining unpaid.....	29.75
Due and to become due for borrowed money (Safety Reserve).....	25,000.00
Total amount of all liabilities, except capital stock	898,113.18
Joint stock capital actually paid up in cash	750,000.00
Surplus beyond capital and other liabilities.....	677,982.35
Aggregate amount of all liabilities, including paid up capital stock and net surplus.....	2,326,095.53

RISKS AND PREMIUMS.

Accident:

	Amount at Risk.	Premiums Thereon.
In force December 31, preceding year.....	\$ 20,919,850.00	\$ 91,384.16
Written or renewed during the year.....	76,736,300.00	233,378.90
Total.....	\$ 97,656,150.00	\$ 324,763.06
Deduct expirations and cancellations.....	67,514,850.00	179,820.89
Balance	\$ 30,141,300.00	\$ 144,942.17
Deduct reinsured policies.....	239,000.00	828.81
Net in force December 31, 1900.....	\$ 29,902,300.00	\$ 144,113.36

Employers' liability

In force December 31, preceding year.....	\$ 56,732,500.00	\$ 899,572.14
Written or renewed during the year.....	68,857,499.00	1,325,193.84
Total.....	\$ 125,589,999.00	\$ 2,224,765.98
Deduct expirations and cancellations.....	64,722,333.00	1,248,740.97
Balance	\$ 60,867,666.00	\$ 976,025.01
Deduct reinsured policies.....	75,000.00	1,769.35
Net in force December 31, 1900.....	\$ 60,792,666.00	\$ 974,255.66

Health:

Written or renewed during the year ..	1,065,275.00	2,903.25
Total	\$ 1,065,275.00	\$ 2,903.25
Deduct expirations and cancellations.....	341,925.00	539.75
Balance	\$ 723,350.00	\$ 2,363.50
Net in force December 31, 1900	\$ 723,350.00	\$ 2,363.50

Plate Glass:

In force December 31, preceding year.....	\$ 529,438.13	\$ 25,718.49
Written or renewed during the year.....	1,603,449.69	91,659.05
Total.....	\$ 2,132,887.82	\$ 117,377.54
Deduct expirations and cancellations ..	633,892.46	32,964.95
Balance	\$ 1,498,995.36	\$ 84,412.59
Net in force December 31, 1900.....	\$ 1,498,995.36	\$ 84,412.59

Steam Boiler:

In force December 31, preceding year.....	19,178,567.00	55,546.57
Written or renewed during the year.....	25,830,600.00	72,894.72
Total	\$ 45,009,167.00	\$ 128,441.29
Deduct expirations and cancellations	14,663,867.00	30,488.10
Balance	\$ 30,345,300.00	\$ 91,953.19
Deduct reinsured policies	15,000.00	69.30
Net in force December 31, 1900	\$ 30,330,300.00	\$ 91,883.89

Sprinkler Leakage:

In force December 31, preceding year	1,042,800.00	
Written or renewed during the year.....	2,985,650.00	
Total.....	\$ 3,968,450.00	\$
Deduct expirations and cancellations.	1,222,200.00	
Balance.....	\$ 27,462.50	\$
Deduct reinsured policies	15,000.00	
Net in force December 31, 1900	\$ 2,731,250.00	\$

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date, \$2,818,352.93; losses paid from organization to date

Total amount of cash dividends declared since the company commenced business, \$70,000.00; losses incurred during the year

Total amount of the company's stock owned by the directors, at par value.....

Total amount loaned to officers and directors, no loans made on company's stock, nor without available collateral, \$90,000.00; loaned to stockholders, not officers, *i. e.* bankers and brokers

Amount deposited in various States and Countries, which, under the laws thereof is held exclusively for the protection of the policyholders of such States and Countries: (See Schedule D)
 Virginia par \$19,000.00; market \$18,430.00; Ohio par \$50,000.00 market \$55,000.00.....

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Risks written.	Premiums received.	Losses paid.
Accident	\$ 1,033,100	\$ 1,063.10	\$ 402.20
Employers' liability.....	285,000	4,154.15	133.50
Aggregate.....	\$ 1,318,100	\$ 6,117.25	\$ 535.70

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of

METROPOLITAN PLATE GLASS INSURANCE COMPANY

Organized under the laws of the State of New York, made to the Auditor of State of Iowa, pursuant to the laws thereof.

President, EUGENE H. WINSLOW.

Vice-President, D. D. V.

Secretary, S. WM. BURTON.

[Incorporated, April 22, 1874. Commenced business, April 23, 1874.]

Principal office, 66 Liberty street, New York.

CAPITAL STOCK.

Amount of capital stock paid up in cash	\$ 100,000.00
Amount of net or ledger assets, December 31st of previous year.	422,111.33
Extended at.	\$

IOWA INSURANCE REPORT.

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INCOME DURING YEAR.

	Plate glass	
Gross premiums unpaid December 31st, last year.....	\$ 47,082.35	
Gross premiums on risks written and renewed during the year..	323,107.54	
Total.....	\$ 370,189.89	
Deduct gross premiums in course of collection at this date.....	45,974.86	
Entire premiums collected during the year.....	\$ 324,215.03	
Deduct reinsurance, abatement, rebate, and return premiums..	41,184.15	
Net cash actually received for premiums.....		\$ 283,030.88
Interest and dividends on stocks and bonds.....	\$ 10,068.42	
Interest upon other debts due the company.....	244.71	
Rents.....	1,876.64	
Total interest.....		\$ 12,189.77
Total income actually received during the year in cash....		\$ 295,220.65
Aggregate last balance and income.....		\$ 717,331.98

DISBURSEMENTS DURING YEAR.

	Plate glass.	
Gross amount paid for matured claims other than weekly indemnity.....	\$ 144,039.61	
Total.....	\$ 144,039.61	
Deduct salvages and reinsurance.....	6,684.52	
Net paid policy-holders.....		\$ 137,355.09
To stockholders for interest or dividends (20 per cent).....	\$ 20,000.00	
For commission to agents.....	97,145.84	
For salaries, traveling and all expenses of agents and agencies not on commission account.....	3,668.78	
For salaries and all other compensation of officers, \$11,416.68; and home office employees, \$21,368.32.....	32,785.00	
For taxes on premiums, \$3,609.89; taxes on property, \$2,559.02; insurance department fees and agents' licenses, \$4,144.57; municipal licenses, \$354.06; revenue tax, \$2,049.92.....	12,717.46	
For legal expenses, \$329.78; real estate expenses, \$2,547.52.....	2,877.30	
For advertising, \$1,612.02, and general printing and stationery, \$2,383.36.....	3,995.38	
Losses on securities actually sold under cost.....	2,118.24	
All other expenses: Profit and loss, \$46.60; postage and expressage, \$1,431.56; sundries, \$4,947.99.....	6,426.15	
Total miscellaneous expenses.....		\$ 181,734.15
Total disbursements.....		\$ 319,089.24
Balance.....		\$ 398,242.74

LEDGER ASSETS.

Cost value of real estate unincumbered.....	\$ 150,000.00	
Cost value of bonds and stocks owned absolutely, as per Schedule E.....	225,687.92	
Cash in company's office.....	2,088.72	
Cash deposited in banks.....	20,466.10	
Total net or ledger assets, per balance on page 1.....		\$ 398,242.74

NON-LEDGER ASSETS.

Interest accrued on bonds and stocks.....	\$	300.00	
Rents accrued on company's property or lease		182.92	
Total outstanding interest.....			\$
Plate glass on hand to replace losses.....			
Market value of bonds and stocks over cost, as per Schedule E..			
Sundry accounts due for glass sold.			
Gross premiums in course of collection, to-wit:			
Plate glass premiums, \$41,070.73; unpaid commission thereon	\$	10,267.68	
Net amount of outstanding premiums.....			\$
Total assets, as per the books of the company			\$
Total admitted assets.....			\$

NON-LEDGER LIABILITIES

Plate glass:			
In process of adjustment.....	\$	5,543.96	
Total gross amount of claims.....	\$	5,543.96	
Aggregate of unpaid claims.....			\$
Gross premiums upon all unexpired risks, running one year or less from date of policy:			
Plate glass premiums, \$285,678.48; unearned portion (50 per cent).....	\$	142,839.24	
Total unearned premiums, as computed above.....			\$
All other indebtedness: Accounts due for glass and glazing.....			
Total amount of all liabilities, except capital stock.....			\$
Joint-stock capital actually paid up, in cash.....			
Surplus beyond capital and other liabilities.....			
Aggregate amount of all liabilities, including paid up capital stock and net surplus.....			\$

RISKS AND PREMIUMS.

	Amount at risk.	P t
Plate glass.		
In force December 31st, preceding year.....	\$ 11,875,524.87	\$
Written or renewed during the year.....	12,545,015.27	
Total	\$ 24,420,540.14	\$
Deduct expirations and cancellations.....	13,230,887.49	
Net in force December 31, 1900.....	\$ 11,189,652.65	\$

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date, \$4,206,250; losses paid from organization to date.....	\$ 1.
Total amount of cash dividends declared since the company commenced business, \$328,000; losses incurred during the year.....	
Total amount of the company's stock owned by the directors, at par value	
Amount deposited in various states and countries, which, under the laws thereof is held exclusively for the protection of the policy-holders of such states and countries: (See Schedule D) Deposited in New York State for all.....	

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Plate glass.
Risks written.....	\$ 152,343.61
Premiums received.....	2,985.31
Losses paid.....	1,742.89
Losses incurred.....	1,934.24

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

MINNESOTA FARMERS' HAIL INSURANCE COMPANY.

Organized under the laws of the State of Minnesota, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, W. D. ANDREWS.

Secretary, C. B. STEELMAN

[Incorporated, April 15, 1891. Commenced business, April 15, 1891.]

Home office, 626 Boston Block, Minneapolis, Minn.

CAPITAL STOCK.

(Mutual.)

Amount of cash on hand December 31st, previous year	\$ 425.76
Amount of net ledger assets, December 31st of previous year ..	8,174.16
Increase of capital during 1900.....	1,210.33
Extended at.....	\$ 9,384.49

INCOME DURING YEAR.

	Hail.
Gross premiums unpaid December 31st, last year.....	\$ 261.15
Gross premiums on risks written and renewed during the year..	36,079.60
Total.....	\$ 36,341.11
Deduct gross premiums in course of collection at this date:....	6,082.33
Entire premiums collected during the year.....	15,580.75
Deduct re-insurance, abatement, rebate, and return premiums.....	\$ 20,250.52
Net cash actually received for premiums (carried out).....	\$ 15,842.27
Total income actually received during the year, in cash...	\$ 15,842.27
Aggregate last balance and income.....	\$ 16,268.03

DISBURSEMENTS DURING YEAR.

Net paid policy-holders.....	\$ 6,019.18
For commission to agents	1,119.19
For salaries, traveling and all expenses of agents and agencies not on commission account.....	887.77
For salaries and all other compensation of officers, \$2,800; and home office employees, \$5.00.....	2,805.00
For taxes on premiums, \$237.82; insurance department fees and agents' licenses, \$85.20.....	323.02
For rent.....	120.00
For legal expenses	117.40

For advertising, \$156.44, and general printing and stationery, \$124.00	208.44
All other expenses: Collection expense, \$327.92; directors' fees, \$61; superintendent's expenses, \$351.99; office supplies, \$29.35; postage, \$267; advertising, commission, interest, tel- egrams, express revenue stamps and sundries, \$860.71.....	1,897.97
Total miscellaneous expenses	\$
Total disbursements.....	\$
Cash on hand.....	\$

LEDGER ASSETS.

As per ledger accounts:

Cash deposited in banks.....	\$ 2,698.06
Bills receivable	6,686.43
Total net ledger assets, as per balance on page 1.....	\$
Net amount of outstanding premiums.....	\$
Total admitted assets.....	\$

RISKS AND PREMIUMS.

Hail:		Am
In force December 31, preceding year.....	\$ 1,10	
Written or renewed during the year.....	20	
Total.....	\$ 1,31	
Deduct expirations and cancellations.....	50	
Net in force December 31, 1900	\$ 75	

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date? Fire three years ago.	
Losses paid from organization to date? Fire three years ago.	
Total amount of cash dividends declared since the company commenced busi- ness? Mutual.	
Losses incurred during the year.....	\$

BUSINESS IN THE STATE OF IOWA DURING THE YEAR 1900

Hail:		
Risks written	\$ 5	
Premiums received		
Losses paid		
Losses incurred.....		

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
NATIONAL SURETY COMPANY.

Organized under the laws of the State of New York, made to the Auditor of State of the State
of Iowa, pursuant to the laws thereof.

President, CHAS. A. DEAN.

Vice-President, THOMAS F. GOODRICH.

Secretary, BALLARD MCCALL.

[Incorporated, February 24, 1897. Commenced business, June 9, 1897.]

Principal office. 346 Broadway, New York city.

CAPITAL STOCK.

Amount of capital stock paid up in cash	\$ 500,000.00
Amount of net or ledger assets, December 31st of previous year	1,328,989.53
Extended at	\$ 1,328,989.53

INCOME DURING YEAR.

		Fidelity and Surety.	
Gross premiums unpaid December 31, last year	\$	73,610.12	
Gross premiums on risks written and renewed during the year ..		629,514.30	
Total	\$	703,124.42	
Deduct gross premiums in course of collection at this date		49,996.02	
Entire premiums collected during the year	\$	653,128.40	
Deduct re-insurance, abatement, rebate and return premiums ..		94,381.62	
Net cash actually received for premiums	\$	558,746.78	\$ 558,746.78
Interest on loans on mortgages		1,513.29	
Interest on collateral loans		1,173.26	
Interest and dividends on stocks and bonds		36,852.49	
Interest upon other debts due the company		1,049.29	
Total interest			\$ 40,588.33
Profit on securities actually sold during the year, over cost	\$	4,306.25	
Miscellaneous income		135.15	
Income from all other sources, viz.: trust funds, \$49,429.98; sus- pense account, \$4,333.86		53,763.84	58,205.24
Total income actually received during the year in cash	\$		657,540.35
Aggregate last balance and income	\$		1,986,529.88

DISBURSEMENTS DURING YEAR

	Fidelity and Surety.	
Gross amount paid for matured claims other than weekly indemnity.....\$	147,632.62	
Deduct salvages and reinsurance.....:	52,503.01	
Net paid policy holders.....\$	95,129.61	\$
To stockholders for interest or dividends.....	50,000.00	
For commission to agents.....	43,918.32	
For salaries, traveling and all expenses of agents and agencies not on commission account.....	72,384.32	
Compensation of resident vice-presidents and consulting attorney's fees.....	15,299.87	
For salaries and all other compensation of officers, \$24,674.79; and home office employees, \$73,634.63 ..	98,309.42	
For taxes on premiums, \$5,259.28; taxes on property, \$5,379.69; insurance department fees and agents' licenses, \$5,541.86; municipal licenses, \$735.10; on franchise, \$882.97.....	17,791.90	
For rent.. ..	10,008.28	
For legal expenses.....	29,657.84	
General printing and stationery ..	13,206.52	
All other expenses, viz.: Postage and express, \$14,109.05; telegrams and telephone, \$2,643.52; H. O. traveling expenses, \$5,432.57; company surety, \$1,786.87; inspection and loss expenses and sundries, \$52,882.66.	76,854.67	
Total miscellaneous expenses.....		\$
Total disbursements.....		\$
Balance.....		\$ 1.

LEDGER ASSETS.

Cost value of real estate, unincumbered, \$3,225; incumbered, \$8,000 as per Schedule A	\$ 11,225.00	
Loans on mortgage (first liens) on real estate, as per Schedule B	13,704.39	
Loans secured by pledge of bonds, stocks, or other marketable collaterals, as per Schedule C.....	32,000.00	
Cost value of bonds and stocks owned absolutely, as per Schedule E.....	1,241,903.25	
Cash in company's office.....	1,703.14	
Cash deposited in banks.....	66,264.56	
Equipment, furniture, safes, etc ..	21,772.63	
All other items, viz.: amounts advanced on contracts (secured). Tax bills.....	75,254.09	
	142.07	
Total net or ledger assets, as per balance on page 1.....		\$ 1.

OTHER ASSETS.

Interest due, \$356.01; and accrued, \$1,123.39; on mortgages	\$ 479.40	
Interest accrued on bonds and stocks.....	7,937.32	
Total outstanding interest.....		\$
Market value of bonds and stocks over cost, as per Schedule E.		
Gross premiums in course of collection, to-wit:		
Fidelity and surety	\$ 48,804.17	
Unpaid commission thereon....	4,880.42	
Net amount of outstanding premiums.....		\$
Total assets, as per books of the company.....		\$ 1.

IOWA INSURANCE REPORT.

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DEDUCT ASSETS NOT ADMITTED, AND FOR DEPRECIATION.

Furniture, equipment, fixtures and sales.....	\$ 21,772.63
Tax bills	142.07
Total	\$ 21,914.70
Total admitted assets.....	\$ 1,508,541.65

LIABILITIES

	Fidelity and Surety.	
In process of adjustment.....	\$ 25,504.55	
Resisted by company on its own account.....	18,037.59	
Aggregate of unpaid claims.....		\$ 43,542.14
Gross premiums upon all unexpired risks, running one year or less from date of policy:		
Fidelity and surety, \$527,974.96; unearned portion (50 per cent). \$	263,987.48	
Total unearned premiums as computed above.....		\$ 263,987.48
Special reserve for contingent claims.....	\$ 21,000	
Due to other companies for reinsurance.....	685.09	685.09
All other indebtedness, viz.: Trust funds, etc	87,002.32	87,002.32
Total amount of all liabilities, except capital stock.....		\$ 416,217.03
Joint stock capital actually paid up in cash.....		500,000.00
Surplus beyond capital and other liabilities.....		592,324.62
Aggregate amount of all liabilities, including paid up capital stock and net surplus.....		\$ 1,508,541.65

RISKS AND PREMIUMS.

Fidelity:	Amount at risk.	Premiums thereon.
In force December 31, preceding year.....	\$ 58,189,983	\$ 250,251.65
Written or renewed during the year.....	108,335,750	420,979.39
Total.....	\$ 166,525,733	\$ 671,231.04
Deduct expirations and cancellations.....	69,998,406	359,760.35
Balance	\$ 96,527,327	\$ 311,470.69
Deduct reinsured policies.....	4,016,666	12,527.47
Net in force December 31, 1900.....	\$ 92,510,661	\$ 298,943.22
Surety:	Amount at risk.	Premiums thereon.
In force December 31st, preceding year	\$ 89,753,464	\$ 254,611.73
Written or renewed during the year.....	82,568,991	232,860.49
Total.....	\$ 172,322,455	\$ 487,481.22
Deduct expirations and cancellations	84,599,876	254,517.25
Balance.....	\$ 87,722,579	\$ 232,963.97
Deduct reinsured policies.....	1,163,803	3,932.23
Net in force December 31, 1900.....	\$ 86,558,776	\$ 229,031.74

GENERAL INTERROGATORIES

Total amount of premiums received from the organization of the company to date. \$	1,667,033.98
Losses paid from organization to date.....	294,928.35

IOWA INSURANCE REPORT.

dividends declared since the company commenced business
 the year.
 company's stock owned by the directors, at par value... ..
 officers and directors
 rious states and countries, which, under the laws thereof
 or the protection of the policy-holders of such states and
 icle D.).....

NESS IN THE STATE OF IOWA DURING THE YEAR.

.....\$

ANNUAL STATEMENT

g December 31, 1900, of the condition and affairs

AMSTERDAM CASUALTY COMPANY.

s of the State of New York, made to the Auditor of State of the
 Iowa, pursuant to the laws thereof.

LOEW, *Vice-President*, WILLIAM C.
Secretary, CHARLES T. HOOPER.

December 31, 1898. Commenced business, January 31, 1899.
 idway, New York City.

CAPITAL STOCK

paid up in cash.....	\$	314,400.00
assets, December 31st of previous year,		289,320.39
g 1900.....		114,400.00
		\$

INCOME DURING YEAR.

aid Dec. 31st, last year..	\$	2,865.20
isks written and renewed		
.....		92,730.21
		\$
.....		95,595.41
ums in course of collec-		
e.....		12,929.31
lected during the year ..		82,666.10
abatement, rebate, and		
ns.....		23,538.20
		\$
ceived for premiums		59,127.90
aid Dec. 31st, last year.	\$	4,074.83
isks written and renewed		
.....		87,046.31
		\$
.....		91,121.14

Deduct gross premiums in course of collection at this date.....	8,241.37		
Entire premiums collected during the year...	82,879.97		
Deduct reinsurance, abatement, rebate, and return premiums.....	21,292.42		
Net cash actually received for premiums.....		\$	61,587.35
Employers' liability:			
Gross premiums unpaid Dec. 31st, last year..	\$ 26,081.33		
Gross premiums on risks written and renewed during the year	347,447.88		
Total	\$ 373,529.21		
Deduct gross premiums in course of collection at this date.....	69,792.68		
Entire premiums collected during the year...	303,736.53		
Deduct reinsurance, abatement, rebate, and return premiums.....	80,290.77		
Net cash actually received for premiums.....		\$	223,445.76
Interest and dividends on stocks and bonds.....	8,900.00		
Interest upon other debts due the company.....	1,553.13		
Total interest		\$	10,453.13
Income from all other sources, viz.: Additional surplus paid in with increased capital.....			48,620.00
Total income actually received during the year in cash....		\$	403,234.14
Aggregate last balance and income.....		\$	806,954.53

DISBURSEMENTS DURING THE YEAR.

Accident:

Gross amount paid for matured claims other than weekly indemnity	\$ 33,000.00		
Gross amount paid for weekly or other periodical indemnity	17,019.49		
Deduct salvages and reinsurance.....			
Total		\$	20,319.49

Burglary:

Gross amount paid for matured claims other than weekly indemnity	\$ 32,357.92		
Gross amount paid for weekly or other periodical indemnity			
Total	\$ 32,357.92		
Deduct salvages and reinsurance.....	2,856.50		
Total		\$	29,501.42

Employer's liability:

Gross amount paid for matured claims other than weekly indemnity.....	\$ 62,447.22		
Gross amount paid for weekly or other periodical indemnity			
Deduct salvages and reinsurance.....			
Total	\$ 62,447.22		
Net paid policy-holders		\$	112,268.13

For commission to agents.....	104,373.76
For salaries, traveling and all expenses of agents and agencies not on commission account.....	9,049.05
For inspection	2,778.84
For salaries and all other compensation of officers, \$17,325.08; and home office employees, \$17,242.46.....	34,567.54
For taxes on premiums, \$2,823.69; and agents' licenses, \$2,269.73; municipal licenses, \$661.50	5,754.92
For rent	4,708.88
For legal expenses ..	3,323.39
For furniture and fixtures	1,149.12
For advertising, \$1,953.36, and general printing and stationery, \$5,516.76	7,470.12
All other expenses, postage, \$1,285.02; telegrams and telephone, \$1,254.92; fees of committees, \$1,261.20; internal revenue, \$2,382.62; exchange, \$164.84, miscellaneous expenses, \$1,754.17	8,102.77
Total miscellaneous expenses	\$
Total disbursements.....	\$
Balance	\$

LEDGER ASSETS.

Cost value of bonds and stocks owned absolutely, as per Sched- ule E.....	\$ 284,087.50
Cash in company's office	3,917.86
Cash deposited in banks.....	222,030.93
Agents' debit balances.....	3,371.72
Total net or ledger assets, as per balance on page 1	\$

OTHER ASSETS.

Interest accrued on bonds and stocks.....	\$ 1,508.34
Interest on other assets	2,114.43

Total outstanding interest.....

Market value of bonds and stocks over cost, as per Schedule E..

Gross premiums in course of collection, to-wit:

Accident, \$12,268.25, unpaid commission thereon, \$3,630.47; net, \$	8,587.78
Burglary, \$8,053.87, unpaid commission thereon, \$2,013.47; net,	6,040.40
Employers' liability, \$66,147.91; unpaid commission thereon, 16,536.98; net	49,610.93

Net amount of outstanding premiums.....\$

Total assets, as per the books of the company

DEDUCT ASSETS NOT ADMITTED, AND FOR DEPRECIATION.

Agents' balances.....	\$ 3,371.72
Total	\$
Total admitted assets.....	\$

LIABILITIES.

	In process of adjustment	Revised by company on its own acct.
Accident	3,850.00	2,500.00
Burglary	9,007.00	*125.00

Employers liability.....	11,645.00	10,610.00	
Total gross amount of claims	\$ 24,502.00	\$ 13,235.00	
Deduct reinsurance thereon	1,270.00		
Net amount of unpaid claim account	\$ 23,232.00	\$ 13,235.00	
Aggregate of unpaid claims.			\$ 36,467.00
*Resisted for assured, \$10,610.			
Gross premiums upon all unexpired risks, running one year or less from date of policy:			
Accident, \$48,884.03; unearned portion (50 per cent)	24,442.01		
Burglary, \$69,317.73; unearned portion (50 per cent)	34,658.87		
Employers' liability, \$247,238.32; unearned portion (50 per cent)	123,619.16		
Total one year or less		\$ 182,720.04	
Gross premiums upon all unexpired risks, running more than one year from date of policy:			
Burglary, \$237; unearned premium (pro rata) ...	210.33		
Employers' liability, \$1,036.76; unearned premium (pro rata)	648.06		
Total for term policies		858.39	
Total unearned premiums, as computed above (carried out)		\$ 183,578.43	
Due to other companies for reinsurance		627.51	
Total amount of all liabilities, except capital stock		220,672.94	
Joint stock capital actually paid up in cash		314,400.00	
Surplus beyond capital and other liabilities		45,312.73	
Aggregate amount of all liabilities, including paid up capital stock and net surplus		\$ 580,385.67	

RISKS AND PREMIUMS.

Accident:	Amount at risk.	Premiums thereon.
In force December 31, preceding year.....	\$ 7,370,750.00	\$ 12,871.66
Written or renewed during the year.....	57,067,700.00	92,730.21
Total	\$64,438,450.00	\$ 105,601.87
Deduct expirations and cancellations	42,362,500.00	56,717.84
Net in force December 31, 1900.....	\$22,075,950.00	\$ 48,884.03
Burglary:		
In force December 31st, preceding year.....	\$ 4,036,020.31	\$ 35,280.52
Written or renewed during the year.....	9,726,594.66	87,046.31
Total	\$13,762,614.97	\$ 122,326.83
Deduct expirations and cancellations	6,043,974.31	52,757.10
Balance	\$ 7,718,640.66	\$ 69,569.73
Deduct reinsured policies.....	2,000.00	15.00
Net in force December 31, 1900	\$ 7,716,640.66	\$ 69,554.73

Employers' liability:

In force December 31st, preceding year	\$ 7,494,500.00	\$	
Written or renewed during the year	28,152,883.34		
Total	\$35,647,383.34	\$	4
Deduct expirations and cancellations	813,992,000.00		1
Balance	\$21,655,383.34	\$	2
Deduct reinsured policies	120,000.00		
Net in force December 31, 1900	\$21,535,383.34	\$	2

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	\$	4
Total amount of the company's stock owned by the directors at par value		1
Losses paid from organization to date		1
Losses incurred during the year		1
Amount deposited in various states and countries, which, under the laws thereof is held exclusively for the protection of the policy-holders of such states and countries (See Schedule D) State of Virginia		

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

Risks written	\$	1
Premiums received		
Losses paid		
Losses incurred		

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs

NEW JERSEY PLATE GLASS INSURANCE COMPANY.

Organized under the laws of the State of New Jersey, made to the Auditor of State of Iowa, pursuant to the laws thereof.

President, SAMUEL C. HOAGLAND. *Vice-President*, BYRON G.
Secretary, JAMES S. HEDDEN.

[Incorporated, April 21, 1868. Commenced business September, 12, 1868.]

CAPITAL STOCK.

Amount of capital stock paid up in cash	\$	100,000.00
Amount of net or ledger assets, December 31st of previous year		161,422.24
Extended at	\$	1

INCOME DURING YEAR.

		Plate glass.
Gross premiums unpaid December 31st, last year	\$	16,273.35
Gross premiums on risks written and renewed during the year		126,926.66
Total	\$	143,200.01
Deduct gross premiums in course of collection at this date		21,159.61
Entire premiums collected during the year	\$	122,040.40

IOWA INSURANCE REPORT.

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Deduct re-insurance, abatement, rebate and return premiums..	16,367.13	
Net cash actually received for premiums.....		\$ 105,673.27
Interest on loans on mortgages.....	7,645.71	
Rents.....	550.00	
Total interest		\$ 8,195.71
Profit on securities actually sold during the year.....	\$ 836.40	
Income from all other sources.....		\$ 836.40
Total income actually received during the year, in cash...		\$ 114,705.38
Aggregate last balance and income.....		\$ 276,127.62

DISBURSEMENTS DURING YEAR.

Gross amount paid for matured claims other than weekly indemnity....	\$ 53,257.39	
Total.....	\$ 53,257.39	
Deduct salvage and reinsurance	7,927.12	
Net paid policy-holders		\$ 45,330.2
Stockholders for interest or dividends, (6 per cent)	\$ 6,000.00	
For commission to agents.	35,111.12	
For salaries, traveling and all expenses of agents and agencies not on commission account.....	1,687.06	
For salaries and all other compensation of officers, \$3,000; and home office employees, \$5,841.30....	8,841.30	
For taxes on premiums, \$1,653.16; taxes on property, \$362.58; insurance department fees, \$918.42; agents licenses, \$1,110.10; municipal licenses, \$258.79.....	4,303.05	
For rent.....	1,000.00	
For legal expenses, \$114.91; real estate expenses, \$164.69	279.60	
For advertising, \$200.00; and general printing and stationery, \$82.02.....	1,002.02	
All other expenses, general expenses, \$1,557.86; interest received, \$757.04; accounts charged off as uncollectable, \$270.15.....	2,585.05	
Total miscellaneous expenses....		\$ 60,809.20
Total disbursements		\$ 106,139.47
Balance.....		\$ 169,988.15

ASSETS.

As per ledger accounts.		
Cost value of real estate unencumbered.....	\$ 5,648.56	
Loans on mortgage (first liens) on real estate, as per Schedule B	147,400.00	
Cash in company's office	1,408.00	
Cash deposited in banks.....	14,715.54	
Bills receivable.....	882.68	
Agents' debit balances	21.58	
Total.....	\$ 170,076.36	
Agents credit balances	88.21	
Total net or ledger assets, per balance on page 1.....		\$ 169,988.15
Other assets:		
Interest accrued, on mortgages.....	\$ 1,588.44	
Rents due.....	28.00	
Total outstanding interest.....		\$ 1,616.44

Market value of real estate over cost, as per Schedule A.....
 Glass on hand to replace losses.....
 Gross premiums in course of collection, to-wit:

Plate Glass:

Premiums.....	\$ 18,927 88
Unpaid commissions thereon.....	6,312 99

Net	\$ 12,614.89
-----------	--------------

Net amount of outstanding premiums	\$
--	----

Total assets, as per the books of the company.....	\$
--	----

Over three months due, \$2,221.63.

Deduct assets not admitted, and for depreciation:

Agents' balances.....	\$ 21.58
-----------------------	----------

Bills receivable.....	882.68
-----------------------	--------

Total	
-------------	--

Total admitted assets.	\$
-----------------------------	----

LIABILITIES.**Plate glass:**

Total claims adjusted not paid.....	\$ 335.98
-------------------------------------	-----------

In process of adjustment.....	740 88
-------------------------------	--------

Known or reported proofs not filed.....	476.08
---	--------

Aggregate of unpaid claims	\$
----------------------------------	----

Gross premiums upon all unexpired risks, running
 one year or less from date of policy:

Plate glass premiums, \$110,233.64; unearned portion (\$50 percent).....	\$ 55,116.82
---	--------------

Total one year or less.....	\$ 55,116.82
-----------------------------	--------------

Gross premiums upon all unexpired risks, running
 more than one year from date of policy:

Plate glass premium, \$1,487.70; unearned premium, (pro rata).....	\$ 828.40
---	-----------

Total for term policies.....	\$ 828.40
------------------------------	-----------

Total unearned premiums, as computed above	\$
--	----

Due and accrued for salaries, rent, advertising, agency and
 other expenses.....

Total amount of all liabilities, except capital stock.	\$
---	----

Joint stock capital actually paid up in cash	
--	--

Surplus beyond capital and other liabilities.....	
---	--

Aggregate amount of all liabilities, including paid up capital stock and net surplus.....	\$
--	----

RISKS AND PREMIUMS.**Plate glass:**

In force December 31, preceding year.....	\$ 3,678,317	\$
---	--------------	----

Written or renewed during the year.....	5,416,700	
---	-----------	--

Total.....	\$ 9,095,017	\$
------------	--------------	----

Deduct expirations and cancellations.....	4,256,378	97,696.79
Balance.....	\$ 4,838,639	\$ 111,721.34
Net in force December 31, 1900.....	\$ 4,838,639	\$ 111,721.34

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date, \$886,893.08, losses paid from organization to date	\$ 319,908.33
Total amount of cash dividends declared since the company commenced business, \$82,891.00; losses incurred during the year.....	44,885.65
Total amount of the company's stock owned by the directors, at par value.....	77,210.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Plate glass.
Risks written	\$ 180,222.07
Premiums received.....	3,636.24
Losses paid.....	1,848.98
Losses incurred.....	1,848.98

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
NEW YORK PLATE GLASS INSURANCE COMPANY.

Organized under the laws of the State of New York, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, MAX DANZIGER.

Vice-President, ALFRED L. WHITE,

Secretary, MAJOR A. WHITE.

[Incorporated, March, 1891. Commenced business, March 19, 1891.]

Principal office, 24 Pine Street, New York.

CAPITAL STOCK.

Amount of capital stock paid up in cash.....	\$ 100,000.00
Amount of net or ledger assets, December 31st of previous year	341,723.79
Extended at.	\$ 341,723.79

INCOME DURING YEAR.

	Plate glass.
Gross premiums unpaid December 31, last year.....	\$ 43,611.00
Gross premiums on risks written and renewed during the year..	319,477.20
Total.....	\$ 363,088.20
Deduct gross premiums in course of collection at this date.....	48,995.46
Entire premiums collected during the year.....	314,092.74
Deduct reinsurance, abatement, rebate and return premiums..	66,013.45
Net cash actually received for premiums.....	\$ 248,079.29
Interest and dividends on stocks and bonds.....	\$ 12,193.14
Total interest.....	\$ 12,193.14
Income from all other sources.....	156.35
Total income actually received during the year, in cash...	\$ 260,428.78
Aggregate last balance and income.....	\$ 602,152.57

IOWA INSURANCE REPORT.

DISBURSEMENTS DURING YEAR

	Plate glass.	
matured claims.....	\$ 142,195.54	
.....	\$ 142,195.54	
insurance.....	12,854.45	
.....		
holders.....		\$
rest or dividends (10 per cent).....	\$ 10,000.00	
ts.....	78,583.89	
nd all expenses of agents and agencies		
ccount.....	7,982.06	
er compensation of officers, \$10,661.65;		
loyes, \$16,062.15.....	26,743.80	
, \$2,810.65; insurance department fees,		
enses, \$1,388; municipal licenses, \$381.-		
\$1,661.29.....	9,817.92	
.....	3,209.92	
.....	97.30	
es.....	199.92	
, and general printing and stationery,		
.....	1,760.60	
ually sold under cost.....	43.75	
stage and general expense.....	8,061.56	
.....		
is expenses.....		\$
ts.....		
.....		\$

ASSETS.

liens) on real estate, as per Schedule B \$	2,500.00	
stocks owned absolutely, as per Sched-		
.....	298,960.99	
.....	2,775.94	
.....	22,733.83	
.....		
r assets, as per balance on page 1.....		\$
nd stocks over cost, as per Schedule E.		
se of collection, to-wit:		
71; unpaid commission thereon.....	\$ 14,504.23	
standing premiums.....		\$
r the books of the company.....		\$

LIABILITIES.

ment... ..	\$ 3,253.58	
.....		
ld claims		\$
.l unexpired risks, running one year or		
licy:		
unearned portion (50 per cent.	\$ 124,084.18	
.....		
ess.,	\$ 124,084.18	
l unexpired risks, running more than one		
licy:		
neared premium (pro rata)	\$ 4,006.75	
.....		
icles.....	\$ 4,006.75	

Total unearned premiums as computed above.....	\$ 128,090.93
Cash dividends to stockholders, declared but not yet due.....	5,000.00
Due and accrued for salaries, rent, advertising, agency and other expenses.....	466.67
Due and to become due for borrowed money.....	1,629.62
Return premiums.....	1,629.62
Total amount of all liabilities, except capital stock.....	\$ 138,440.80
Joint stock capital actually paid up in cash.....	100,000.00
Surplus beyond capital and other liabilities.....	138,075.45
Aggregate amount of all liabilities, including paid up capital stock and net surplus.....	\$ 396,516.25

RISKS AND PREMIUMS.

Plate glass:	Amount at risk.	Premiums thereon.
In force December 31st, preceding year.	\$ 11,209,527.43	\$ 224,309.15
Written or renewed during the year.....	13,987,373.28	319,477.20
Total.....	\$ 25,196,900.71	\$ 543,786.35
Deduct expirations and cancellations.....	13,702,384.92	289,245.36
Balance	\$ 11,494,515.79	\$ 254,540.99
Net amount in force December 31, 1900.....	\$ 11,494,515.79	\$ 254,540.99

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date. \$	1,872,784.30
Losses paid from organization to date.....	669,948.80
Losses incurred during the year.....	128,581.94
Total amount of cash dividends declared since the company commenced business	62,500.00
Total amount of the company's stock owned by the directors at par value.....	52,450.00
Amount deposited in various states and countries, which, under the laws thereof is held exclusively for the protection of policy-holders of such states and countries: Virginia, \$15,000; Canada, \$10,000.....	25,000.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

Plate glass:	
Risks written.....	\$ 162,551.15
Premiums received.....	3,274.95
Losses paid.....	1,151.88
Losses incurred.....	1,227.45

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of

**THE OCEAN ACCIDENT AND GUARANTEE CORPORATION
(LIMITED) COMPANY.**

Organized under the laws of the Kingdom of Great Britain and Ireland, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof,

General Manager. OSCAR ISING.

[Commenced business in United States, August 23, 1895.]

Home office. 346 Broadway, New York City, N. Y.

CAPITAL STOCK.

Amount of net or ledger assets, December 31st of previous year.	\$ 1,143,137.18
Extended at	\$ 1,143.

INCOME DURING YEAR.

	Accident	
Gross premiums unpaid December 31st, last year.	\$ 25.00	
Gross premiums on risks written and renewed during the year.....	24,899.70	
Total.....	\$ 24,924.70	
Deduct gross premiums in course of collection at this date.....	5,175.96	
Entire premiums collected during the year.	\$ 19,748.74	
Deduct re-insurance, abatement, rebate, and return premiums.....	3,118.41	
Net cash actually received for premiums	\$ 16,630.33	
	Burglary.	
Gross premiums on risks written and renewed during the year.....	\$ 45,189.70	
Deduct gross premiums in course of collection at this date.....	7,129.25	
Entire premiums collected during the year.	\$ 38,060.45	
Deduct re-insurance, abatement, rebate and return premiums.....	5,081.81	
Net cash actually received for premiums..	\$ 32,978.64	
	Employers' Liability.	
Gross premiums unpaid December 31st, last year.	\$ 2,700.00	
Gross premiums on risks written and renewed during the year.....	304,041.81	
Total ..	\$ 306,741.81	
Deduct gross premiums in course of collection at this date.....	41,519.31	
Entire premiums collected during the year.	\$ 265,222.50	
Deduct re-insurance, abatement, rebate and return premiums.....	42,768.92	
Net cash actually received for premiums..	\$ 222,453.58	
	Steam boiler.	
Gross premiums unpaid December 31st, last year.	\$ 15.00	
Gross premiums on risks written and renewed during the year.....	12,766.61	
Total.....	\$ 12,781.61	
Deduct gross premiums in course of collection at this date.....	2,651.00	
Entire premiums collected during the year.	\$ 10,130.61	
Deduct re-insurance, abatement, rebate and return premiums.....	2,708.90	
Net cash actually received for premiums..	\$ 7,421.71	

	Credit.	
Gross premiums on risks written and renewed during the year.....	\$	191,198.43
Entire premiums collected during the year.....	\$	191,198.43
Deduct re-insurance, abatement, rebate and return premiums.....		542.50
Net cash actually received for premiums..	\$	190,655.93
Total net cash actually received for premiums.....		
Interest and dividends on stocks and bonds.....	\$	39,682.82
Interest upon other debts due the company		652.27
Total interest.....	\$	40,335.09
Profit on securities actually sold during the year, over cost.....		3,281.25
Total income actually received during the year, in cash....	\$	513,756.53
Aggregate last balance and income	\$	1,656,893.71

DISBURSEMENTS DURING YEAR.

	Accident.	
Gross amount paid for matured claims other than weekly indemnity.....	\$	733.78
Total.....	\$	733.78
	Burglary.	
Gross amount paid for matured claims other than weekly indemnity.....	\$	6,102.04
Total.....	\$	6,102.04
	Employers' liability.	
Gross amount paid for matured claims other than weekly indemnity	\$	30,039.55
Total.....		30,039.55
	Steam boiler.	
Gross amount paid for matured claims other than weekly indemnity.....	\$	23.22
Total.....	\$	23.22
	Credit	
Gross amount paid for matured claims other than weekly indemnity.....	\$	34,028.11
Deduct salvages and re-insurance.....		1,624.37
Total.....	\$	32,403.74
Net paid policy-holders.....	\$	69,302.33
For commission to agents.....	\$	104,812.36
For salaries, traveling and all expenses of agents and agencies not on commission account..		6,723.38
For inspection, elevator and steam boiler.....		1,379.24
For salaries and all other compensation of officers and home office employees.....		32,737.84

For taxes on premiums, \$3,685.43; insurance department fees, \$3,919.87; municipal license, \$109.30.....	7,654.60
For rent.....	4,574.90
For legal expenses.....	6,879.65
For furniture and fixtures	3,426.37
For advertising, \$575.20; and general printing and stationery, \$12,919.78	13,494.98
All other expenses: subscription, mercantile, \$2,155.00; postage, \$2,036.80; U. S. revenue, \$2,866.95; general expenses, \$5,280.78; traveling, \$6,987.07; exchange discount, \$254.12; investment brokerage, \$412.50; investment interest, \$3,108.34	23,101.56
Total miscellaneous expenses.....	\$
Total disbursements.....	\$
Balance.....	\$

LEDGER ASSETS

As per ledger accounts.

Cost value of bonds and stocks owned absolutely, as per Schedule E.....	\$ 1,345,083.34
Cash in company's office.....	2,398.00
Cash deposited in banks.....	27,972.39
Bills receivable	2,550.00
Agents' debit balances.....	5,402.77

Total net or ledger assets, per balance on page 1.....

\$

NON-LEDGER ASSETS.

Interest due and accrued on bonds and stocks.....	\$ 8,217.50
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Total outstanding interest.....

\$

Market value of bonds and stocks over cost, as per Schedule E.

Gross premiums in course of collection, to-wit:

Accident:

Premiums	\$ 5,175.96
Unpaid commission thereon.....	1,345.74

Net..... \$ 3,830.22

Burglary:

Premiums.....	\$ 7,129.25
Unpaid commission thereon	1,853.60

Net..... \$ 5,275.65

Employers' liability:

Premiums.....	\$ 41,519.31
Unpaid commission thereon	10,795.02

Net..... \$ 30,724.29

Steam boiler:

Premiums.....	\$ 2,651.00
Unpaid commission thereon.....	689.26

Net... \$ 1,961.74

Net amount of outstanding premiums.

\$

Total assets, as per books of the company.

\$

Deduct assets not admitted:

Agents' balances.....	\$	5,402.77
Bills receivable.....		2,550.00
Total.....	\$	7,952.77
Total admitted assets.....	\$	1,439,212.29

LIABILITIES.

Accident:

In process of adjustment.....	\$	1,733.25
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Burglary:

In process of adjustment.....		4,072.75
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Total in process of adjustment.....	\$	5,806.00
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Employers' liability:

Resisted for employers.....	\$	48,240.88
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Total resisted for employers.....	\$	48,240.88
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Aggregate of unpaid claims.....	\$	54,046.88
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Gross premiums upon all unexpired risks, running one year or less from date of policy:

Accident premium, \$20,211.85; unearned portion (50 per cent).....	\$	10,105.93
Burglary premium, \$31,219.65; unearned portion (50 per cent).....		15,609.83
Employers' liability premium, \$246,816.34; unearned portion (50 per cent).....		123,408.17
Steam boiler premiums, \$1,908.71; unearned portion (50 per cent).....		954.36
Credit premiums, \$186,438.64; unearned portion (50 per cent).....		93,219.32
Total one year or less.....	\$	243,297.61

Gross premiums upon all unexpired risks, running more than one year from date of policy:

Burglary premium, \$8,795.14; unearned premium (pro rata).....	\$	7,300.48
Employers' liability premium, \$2,587.45; unearned premium (pro rata).....		2,180.44
Steam boiler premium, \$8,149.00; unearned premium (pro rata).....		6,799.85
Total for term policies.....	\$	16,271.77

Total unearned premiums, as computed above.....	\$	259,569.38
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Total amount of all liabilities, except capital stock.....	\$	313,616.26
Surplus beyond capital and other liabilities.....		1,125,596.03

Aggregate amount of all liabilities, including paid up capital stock and net surplus.....	\$	1,439,212.29
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RISKS AND PREMIUMS

	Amount at risk.	
Accident:		
In force December 31st, preceding year.....	\$ 23,000.00	\$
Written or renewed during the year.....	6,681,875.00	
Total.....	\$ 6,704,875.00	\$
Deduct expirations and cancellations.....	2,195,500.00	
Net in force December 31, 1900.....	\$ 4,509,375.00	\$
Burglary:		
Written or renewed during the year.....	\$ 4,694,053.33	\$
Deduct expirations and cancellations.....	582,725.00	
Net in force December 31, 1900.....	\$ 4,111,328.33	\$
Employers' liability		
In force December 31st preceding year.....	\$ 815,080.00	\$
Written or renewed during the year.....	40,848,727.55	
Total.....	\$ 41,663,807.55	\$
Deduct expirations and cancellations.....	10,529,050.73	
Net in force December 31, 1900.....	\$ 31,134,756.82	\$
Steam boiler:		
In force December 31st, preceding year.....	\$ 5,000.00	\$
Written or renewed during the year.....	682,500.00	
Total.....	\$ 687,500.00	\$
Deduct expirations and cancellations.....	222,500.00	
Net in force December 31, 1900.....	\$ 465,000.00	\$
Credit:		
In force December 31st, preceding year.....	\$ 3,094,000.00	\$
Written or renewed during the year.....	3,476,000.00	
Total.....	\$ 6,570,000.00	\$
Deduct expirations and cancellations.....	3,207,000.00	
Net in force December 31, 1900.....	\$ 3,363,000.00	\$

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	\$
Loss paid from organization to date.....	
Losses incurred during the year.....	
Amount deposited in various states and countries, which, under the laws thereof is held exclusively for the protection of the policy-holders of such states and countries: (See Schedule D). Ohio.....	

BUSINESS IN THE STATE OF IOWA DURING THE YEAR 1900

	Risks written.	Premiums received.	Losses paid.
Accident	\$ 9,000.00	\$ 41.00	
Burglary.....	132,650.00	1,086.07	
Employers' liability.....	145,000.00	1,558.12	\$ 4.00
Aggregate.....	\$ 286,650.00	\$ 268,519.00	\$ 4.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
PREFERRED ACCIDENT INSURANCE COMPANY.Organized under the laws of the State of New York, made to the Auditor of State of the State
of Iowa, pursuant to the laws thereof.*President*, PHINEAS C. LOUNSBURY.*Vice-President*, CHAS. D. SPENCER*Secretary*, KIMBALL C. ATWOOD.

[Incorporated, March 3, 1893. Commenced business, May 6, 1893.]

Principal office, 290 Broadway, New York.

CAPITAL STOCK.

Amount of capital stock paid up in cash.....	\$	200,000.00
Amount of capital subscribed, but unpaid.....		200,000.00
Amount of net ledger assets, December 31st, of previous year...		738,596.62
Extended at	\$	738,596.62

INCOME DURING YEAR.

		Accident.
Gross premiums unpaid December 31, last year.....	\$	92,784.60
Gross premiums on risks written and renewed during the year..		1,125,301.75
Total	\$	1,218,086.35
Deduct gross premiums in course of collection at this date.....		126,500.00
Entire premiums collected during the year.....		1,091,586.35
Deduct re-insurance, abatement, rebate, and return premiums.....		4,028.32
Net cash actually received for premiums.....	\$	1,087,558.03
Interest and dividends on stocks and bonds.....	\$	19,841.50
Interest upon other debts due the company.....		800.00
Total interest	\$	20,641.50
Total income actually received during the year, in cash...	\$	1,108,199.53
Aggregate last balance and income.	\$	1,846,796.15

DISBURSEMENTS DURING YEAR.

		Accident.
Gross amount paid for matured claims other than weekly indemnity	\$	63,110.51
Gross amount paid for weekly or other periodical indemnity.....		285,275.94
Total.....	\$	348,386.45
Net paid policy holders.....	\$	348,386.4

To stockholders for interest or dividends.....	\$ 13,000.00
For commission to agents.....	347,153.02
For salaries, traveling and all expenses of agents and agencies not on commission account.....	39,925.75
For medical examiner's fees and salaries, \$16,575.25; for inspection, \$2,737.75 ..	19,313.00
For salaries and all other compensation of officers, \$24,000.00; and home office employees, \$51,785.50.....	75,785.50
For taxes on premiums, \$9,850.25; insurance department fees and agents' licenses, \$6,278.00; municipal licenses and tax on franchise, \$1,225.20 ..	18,309.70
For rent.	18,500.00
For legal expenses.	4,227.65
For furniture and fixtures	2,237.65
For advertising, \$21,750.25; and general printing and stationery, \$27,925.50	49,675.75
All other expenses.....	35,359.47
<hr/>	
Total miscellaneous expenses.....	\$
Total disbursements.....	\$
Balance	\$

ASSETS.

As per ledger accounts.	
Cost value of bonds and stocks owned absolutely, as per Schedule E.....	\$ 616,339.60
Cash in company's office.	5,875.85
Cash deposited in banks	164,872.61
Agents' debit balances	88,334.15
<hr/>	
Total net or ledger assets, per balance on page 1.....	\$
Other assets:	
Interest due and accrued on bonds and stocks.....	\$ 2,788.15
<hr/>	
Total outstanding interest.....	\$
Market value of bonds and stocks over cost, as per Schedule E..	
Gross premiums in course of collection, to-wit:	
Accident:	
Premiums.....	\$ 126,500.00
Unpaid commission thereon.....	37,950.00
<hr/>	
Net amount of outstanding premiums.....	\$
<hr/>	
Total assets, as per the books of the company.....	\$
Deduct assets not admitted, and for depreciation.	
Agents' balances.....	\$ 88,334.15
<hr/>	
Total.....	\$
Total admitted assets.....	\$

LIABILITIES.

Accident:	
In process of adjustment.....	\$ 43,825.00
Known or reported; proofs not filed.....	17,175.00
Resisted by company on its own account.....	17,000.00
<hr/>	
Aggregate of unpaid claims.....	\$

Gross premiums upon all unexpired risks, running one year or less from date of policy: Accident premium, \$801,049.24; unearned portion (50 per cent).....	\$ 400,524.62
Special premium reserve.....	29,542.16
Total one year or less	\$ 430,066.78
Total unearned premiums, as computed above (carried out)....	430,066.78
Due and accrued for salaries, rent, advertising, agency and other expenses.....	2,723.35
Total amount of all liabilities, except capital stock.....	\$ 510,790.13
Joint stock capital actually paid up in cash.....	200,000.00
Surplus beyond capital and other liabilities.....	188,441.48
Aggregate amount of all liabilities, including paid up capital stock and net surplus.....	\$ 899,231.61

RISKS AND PREMIUMS.

Accident.	Amount at risk.	Premiums thereon.
In force December 31st, preceding year.....	\$ 3,739,050.00	\$ 645,410.00
Written or renewed during the year.....	5,723,200.00	1,125,301.75
Total.....	\$ 9,462,250.00	\$ 1,770,711.75
Deduct expirations and cancellations.....	5,447,760.00	969,662.51
Net in force December 31, 1900.....	\$ 4,014,490.00	\$ 801,049.24

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	\$ 6,307,222.75
Losses paid from organization to date.....	2,326,746.30
Total amount of cash dividends declared since the company commenced business	48,000.00
Losses incurred during the year.....	385,311.45
Total amount of the company's stock owned by the directors at par value.....	200,000.00
Dividends declared payable in stock from organization.....	100,000.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR 1900.

	Accident.
Risks written.....	\$ 1,871,000.00
Premiums received	4,845.25
Losses paid	3,534.49
Losses incurred.....	3,646.99

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
STANDARD LIFE AND ACCIDENT INSURANCE COMPANY.

Organized under the laws of the State of Michigan, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, D. M. FENY.

Vice-President, M. W. O'BRIEN.

Secretary, E. A. LEONARD.

[Incorporated, May 29, 1884 Commenced business, August 1, 1884.]

Principal office, 119 Griswold street, Detroit, Mich.

CAPITAL STOCK.

Amount of capital stock paid up in cash.....	\$	250,000.00
Amount of net ledger assets, December 31st of previous year....		749,271.26

Extended at.....

INCOME DURING YEAR.

	Accident.	Health.	Employers' liability.
Gross premiums unpaid December 31st, last year.....	\$ 194,236.64	\$ 14,507.30	\$ 61,716.03
Gross premiums on risks written and renewed during the year.....	828,436.35	71,309.87	486,050.00
Total.....	\$1,022,672.99	\$ 85,817.17	\$ 547,766.03
Deduct gross premiums in course of collection at this date.	167,434.47	21,920.96	60,055.09
Entire premiums collected during the year	\$ 855,238.52	\$ 63,896.21	\$ 487,710.94
Deduct reinsurance, abatement, rebate, and return premiums.....	175,821.29	10,305.71	42,051.31
Net cash actually received for premiums.. . . .	\$ 679,417.23	\$ 53,590.50	\$ 445,659.63—\$
Interest on loans on mortgages.			12,984.16
Interest and dividends on stocks and bonds			18,711.59
Interest upon other debts due the company.....			760.54
Rents.....			1,891.64
Total interest.....			\$
Income from all other sources, viz.: Re-adjustment of stock.....			
Total income actually received during the year, in cash.....			\$
Aggregate last balance and income....			\$

DISBURSEMENTS DURING YEAR.

	Accident.	Health.	Employers' liability.
Gross amount paid for matured claims other than weekly indemnity.....	\$ 87,374.92	.. . . .	\$ 20,808.00
Gross amount paid for weekly or other periodical indemnity	226,943.96	\$ 22,808.02	172,037.19
Total.....	\$ 314,318.88	\$ 22,808.02	192,845.19
Deduct salvages and reinsurance	946.48	.. . . .	237.83
Net paid policy-holders			\$
To stockholders for interest or dividends ...			\$ 10,000.00
For commission to agents.....			323,574.50
For salaries, traveling and all expenses of agents and agencies not on commission account			43,813.36
For medical examiner's fees and salaries. \$2,619.50; for inspection, \$10,349.75			12,969.25
For salaries and all other compensation of officers, \$12,000; and home office employees, \$40,642.54			52,642.54
For taxes on premiums, \$21,170.94; taxes on property, \$5,007.80; insurance department fees and agents' licenses, \$5,205; municipal licenses, \$1,350; tax on franchise, \$1,025			33,758.74
For rent.. . . .			8,644.25

For legal expenses, \$6,162.79; real estate expenses, \$458.90; taxes, \$1,239.74.....	7,861.43
For furniture and fixtures.....	895.05
For advertising, \$6,067.70, and general printing and stationery, \$8,071.34.....	14,139.04
All other expenses: Postage, telegraph and express, \$6,160.13; traveling expenses of officers and home office employes, \$4,476.50; adjusting, \$10,976.25; general expense, \$4,676.20; profit and loss, \$1,063.06; revenue, \$7,276.55.....	34,628.69
Total miscellaneous expenses.....	\$ 542,926.85
Total disbursements.....	\$ 1,071,714.63
Balance.....	\$ 955,571.92

LEDGER ASSETS.

Cost value of real estate unencumbered.....	\$ 87,930.43
Loans on mortgage (first liens) on real estate, as per Schedule B...	255,687.00
Cost value of bonds and stocks owned absolutely, as per Schedule E	514,427.52
Cash in company's office.....	478.77
Cash deposited in banks.....	96,223.70
Bills receivable.....	322.50
Agents' debit balances.....	502.00
Total net or ledger assets, per balance on page 1.....	\$ 955,571.92

OTHER ASSETS.

Interest due, \$1,704.12, and accrued, \$4,007.68 on mortgages.....	\$ 5,711.80
Interest accrued on bonds and stocks.....	6,337.30
Total outstanding interest.....	\$ 12,049.10
Market value of bonds and stocks over cost, as per schedule E.....	7,603.48
Gross premiums in course of collection, to-wit:	
Accident premiums, \$167,434.47; unpaid commission thereon...	\$ 46,044.48
Health premiums, \$21,920.96; unpaid commission thereon.....	6,028.26
Employer's liability premiums, \$60,055.09; unpaid commission thereon.....	16,515.15
Net amount of outstanding premiums.....	\$ 180,822.63
Total assets, as per the books of the company.....	\$ 1,156,047.13
Deduct assets not admitted, and for depreciation:	
Agents' balances.....	\$ 502.00
Bills receivable.....	322.50
Total.....	\$ 824.50
Total admitted assets.....	\$ 1,155,222.63

LIABILITIES.

	In process of adjustment.	Resisted by Co. on its own account.	Resisted by employers.
Accident.....	\$ 25,930.00	\$ 15,640.00	
Health.....	1,055.00		
Employer's liability.....	41,100.00		\$ 96,800.00
Total gross amount of claims..	\$ 68,085.00	\$ 15,640.00	\$ 96,800.00
Aggregate of unpaid claims..			\$ 180,525.00

Gross premiums upon all unexpired risks, running one year or less from date of policy:

Accident premium, \$596,000.40; unearned portion (50 per cent) ..	\$ 298,000.20
Health premium, \$55,396.78, unearned portion (50 per cent)	27,698.39
Employer's liability premium, \$361,572.31, unearned portion (50 per cent) ..	180,786.16

Total one year or less	\$ 506,484.75
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Total unearned premiums as computed above	\$
Due and accrued for salaries, rent, advertising, agency and other expenses	
Return premiums ..	\$ 8,417.60
Due other companies for reinsurance ..	1,276.14—

Total amount of all liabilities, except capital stock. . . .
 Joint-stock capital actually paid up in cash

Surplus beyond capital and other liabilities

Aggregate amount of all liabilities, including paid up capital stock and net surplus

RISKS AND PREMIUMS.

	Amount at risk
Accident:	
In force December 31st, preceding year	\$ 81,905,434
Written or renewed during the year	139,991,350
Total	\$ 221,896,684
Deduct expirations and cancellations	133,679,034
Balance	\$ 88,217,650
Deduct reinsured policies ..	2,076,500
Net in force December 31, 1900	\$ 86,141,150
Health:	
In force December 31st, preceding year	\$ 1,903,566
Written or renewed during the year	4,749,720
Total	\$ 6,653,286
Deduct expirations and cancellations ..	3,593,736
Net in force December 31, 1900	\$ 3,059,550
Employer's liability:	
In force December 31st, preceding year	\$ 45,825,000
Written or renewed during the year	51,322,000
Total ..	\$ 97,147,000
Deduct expirations and cancellations ..	49,695,000
Balance ..	\$ 47,452,000
Deduct reinsured policies	230,000
Net in force December 31, 1900	\$ 47,222,000

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date, \$11,187,159.36; losses paid from organization to date

Total amount of cash dividends declared since the company commenced business, \$79,000; losses incurred during the year

Total amount of the company's stock owned by the directors at par value

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Risks written.	Premiums received.	Losses paid.	Losses incurred.	Amount at risk end of year.
Accident.....	\$ 1,936,300	\$ 20,083.28	\$ 11,063.62	\$ 11,063.62	\$ 1,936,300
Health.....	20,260	212.35	274.26	274.26	20,260
Employer's liability.....	200,000	1,218.58	1,725.64	1,725.64	200,000
Aggregate.....	\$ 2,156,560	\$ 21,514.21	\$ 13,063.52	\$ 13,063.52	\$ 2,156,560

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

STATE MUTUAL HAIL INSURANCE COMPANY,

Organized under the laws of the State of Minnesota, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof

President, L. C. STEBBINS.

Secretary, JOHN N. KNUTSON.

[Incorporated, January 18, 1897.]

Commenced business, January 18, 1897.]

Principal office, Winnebago City, Minnesota.

CAPITAL STOCK.

Amount of net or cash assets, December 31st of previous year....	\$	495.70
Extended at.....	\$	495.70

INCOME DURING YEAR.

Entire premiums collected during the year.....	\$	13,528.14
Total income actually received during the year, in cash....	\$	13,528.14
Aggregate last balance and income.....	\$	14,023.84

DISBURSEMENTS DURING YEAR.

Gross amount paid claims.....	\$	3,642.11
Net paid policy-holders.....	\$	3,642.11
For commission to agents.....		2,549.03
For salaries, traveling and all expenses of agents and agencies not on commission account.....		53.78
For 1899 salaries, \$900.00; for 1899 expenses, \$92.80.....		992.80
For salaries and all other compensation of officers, \$2,450.00; and home office employees, \$552.00.....		3,002.00
Insurance department fees.....		325.15
Agents' licenses, municipal licenses, adjusting.....		346.00
For rent and fuel, \$103.03, received under sub-lease; internal revenue, \$24.00.....		127.03
For legal expenses, \$21.53; 1900 expenses, \$58.29.....		79.82
For furniture and fixtures.....		37.50
For advertising, \$10.50; general printing, postage and stationery, \$34.07.....		374.57
Losses on securities actually sold under cost, interest and discount.....		26.01
All other expenses, directors.....		12.00
Total miscellaneous expenses.....	\$	7,925.69
Total disbursements.....		11,567.80
Balance cash on on hand.....		2,456.04

LEDGER ASSETS.

Cash deposited in banks.....	\$	2,456.04
Bills receivable, old notes.....		340.53
Agents' debit balances, notes acquired during the year.....		757.05

Total net or ledger assets, per balance on page 1.....	\$	
Unpaid assessments thereon.....	\$	4,427.94
Net amount outstanding premiums.....		
Total assets as per the books of the company.....	\$	
Deduct assets not admitted, and for depreciation:		
Total admitted assets.....		

LIABILITIES.

Accident, in process of adjustment.	3,500.00
Aggregate of unpaid claims.....	
Due and accrued for salaries, rent, advertising, agency and other expenses.....	
Agents' credit balances.....	

Aggregate amount of all liabilities, including paid up capital stock and net surplus.....	\$
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RISKS AND PREMIUMS.

Accident	
In force December 31st, preceding year.....	\$
Written or renewed during the year.....	
Total.....	\$
Deduct expirations and cancellations.....	
Balance.....	\$
Net in force December 31st, 1900.....	\$

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

Risks written.....	\$
Premiums received.....	
Losses paid.....	
Losses incurred.....	

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and and affairs of

UNION CASUALTY AND SURETY COMPANY.

Organized under the laws of the State of Missouri, made to the Auditor of State of Iowa, pursuant to the laws of thereof.

President, EDWARD GLOFF.

Secretary, LEGRAND L.

[Incorporated, December 29, 1892 Commenced business, April 18, 1893.]

Principal office, Walnright Building, St. Louis. Mo.

CAPITAL STOCK.

Amount of capital stock paid up in cash	\$	250,000.00
Amount of net or ledger assets, December 31st of previous year..		380,688.46
Extended at.	\$	380,688.46

INCOME DURING YEAR

Accident:

Gross premiums unpaid December 31st, last year.	\$ 66,184.71	
Gross premiums on risks written and renewed during the year	237,169.83	
Total		\$ 303,354.54
Deduct gross premiums in course of collection at this date.....	\$ 45,052.66	
Entire premiums collected during the year	258,301.88	
Deduct reinsurance, abatement, rebate, and return premiums	72,812.42	
Net cash actually received for premiums...		\$ 185,489.46

Health:

Gross premiums unpaid December 31st, last year.	Nil.	
Gross premiums on risks written and renewed during the year.....	\$ 15,247.67	
Total.....		\$ 15,247.67
Deduct gross premiums in course of collection at this date	\$ 6,713.67	
Entire premiums collected during the year	8,534.00	
Deduct reinsurance, abatement, rebate and return premiums	1,646.27	
Net cash actually received for premiums...		\$ 6,887.73

Employers' liability:

Gross premiums unpaid December 31st, last year.	\$ 59,582.84	
Gross premiums on risks written and renewed during the year	50,178.56	
Total		\$ 109,761.40
Deduct gross premiums in course of collection at this date.....	12,104.37	
Entire premiums collected during the year	97,657.03	
Deduct reinsurance, abatement, rebate and return premiums	31,470.66	
Net cash actually received for premiums.		\$ 66,186.37

Plate glass:

Gross premiums unpaid December 31st, last year.	\$ 25,264.20	
Gross premiums on risks written and renewed during the year	117,111.19	
Total		\$ 142,375.39
Deduct gross premiums in course of collection at this date	28,577.25	
Entire premiums collected during the year	113,798.14	
Deduct reinsurance, abatement, rebate and return premiums	21,024.65	
Net cash actually received for premiums....		\$ 92,773.49

Steam boiler:

Gross premiums unpaid December 31st, last year	\$ 4,368.15	
Total.....		\$ 4,368.15
Entire premiums collected during the year.....	\$ 4,368.15	
Net cash actually received for premiums...	\$ 4,368.15	\$ 355,705.20

Interest on collateral loans	6,386.10	
Interest upon other debts due the company.....	9,719.35	
		<hr/>
Total interest.....		\$
Profits on securities actually sold during the year, over cost....	\$ 20.00	
Received for assessment on capital, contribution to surplus fund by stock holders	100,000.00	
		<hr/>
Income from all other sources.....		\$
		<hr/>
Total income actually received during the year, in cash.		\$
		<hr/>
Aggregate last balance and income		\$

DISBURSEMENTS DURING YEAR.

Accident:

Gross amount paid for matured claims other than weekly indemnity.....	\$ 23,500.00	
Gross amount paid for weekly or other periodical indemnity.....	67,983.48	
		<hr/>
Total	\$ 91,483.48	

Health:

Gross amount paid for weekly or other periodical indemnity.....	\$ 2,463.54	
		<hr/>
Total.....	\$ 2,463.54	

Employers' liability:

Gross amount paid for matured claims other than weekly indemnity.....	\$ 85,114.79	
		<hr/>
Total	\$ 85,114.79	

Plate glass:

Gross amount paid for matured claims other than weekly indemnity.....	\$ 46,849.54	
		<hr/>
Total	\$ 46,849.54	

Net paid policyholders

For commission to agents.	\$ 101,438.84	
For salaries, traveling and all expenses of agents and agencies not on commission account.....	18,360.22	
For salaries and all other compensation of officers, \$9,700, and home office employees, \$18,870.28.....	28,570.28	
For taxes on premiums, \$5,585.06; taxes on property, \$1,332.16; insurance department fees, \$4,088.56; municipal licenses, \$584.09.	11,589.87	
For rent	4,126.82	
For legal expenses.. ..	1,186.46	
For furniture and fixtures	957.02	
For advertising, \$1,831.95 and general printing and stationery, \$7,057.64	9,846.61	
Losses on securities actually sold under cost.	6,943.25	
All other expenses.....	11,184.50	
		<hr/>

Total miscellaneous expenses

Total disbursements.....

Balance

ASSETS AS PER LEDGER ACCOUNTS.

Loans on mortgage (first liens) on real estate, as per Schedule B.	\$	89,985.00
Cost value of bonds and stocks owned absolutely, as per Schedule E.		250,000.00
Cash in company's office		3,123.65
Cash deposited in banks		38,317.43
Bills receivable		5,757.47
Agents debit balances		46,177.36
Total net or ledger assets, as per balance on page 1.	\$	433,360.91

OTHER ASSETS.

Interest due and accrued on mortgages	\$	2,138.95
Interest accrued on bonds and stocks		162.00
Total outstanding interest.	\$	2,300.95
Market value of bonds and stocks over cost, as per Schedule E.		10,000.00

Gross premiums in course of collection, to-wit:

Accident, premiums, \$45,052.66; unpaid commission thereon, \$10,010.53; net.	\$	35,042.13
Health, premiums, \$6,713.67; unpaid commission thereon, \$1,341.73; net.		5,371.94
Employers' liability, premiums, \$12,104.37; unpaid commission thereon, \$2,483; net.		9,703.54
Plate glass, premiums, \$28,577.25; unpaid commission thereon, \$6,315.85; net.		22,261.40

Total \$ 72,379.01

Net amount of outstanding premiums \$ 72,379.01

Total assets, as per the books of the company \$ 518,040.87

Deduct assets not admitted, and for depreciation :

Agents' balance	\$	35,271.88
Bills receivable		5,757.47

Total \$ 41,029.35

Total admitted assets \$ 477,011.52

LIABILITIES.

* Total claims adjusted not paid :

Accident. * All adjusted losses have been paid.
If paid by check, amount has been deducted
from bank balance. If paid by draft loss re-
mains under _____? until draft is paid.

In process of adjustment :

Accident	\$	6,050.00
Health		525.25
Plate glass		2,395.67

Net amounts of unpaid claim account. \$ 8,970.92

Resisted by company on its own account :

Accident	\$	5,100.00
----------	----	----------

Net amounts of unpaid claim account \$ 5,100.00

Estimated expenses.

Health	\$ 27,500.00	
Net amounts of unpaid claim account	\$ 27,500.00	
Aggregate of unpaid claims		\$ 4
Gross premiums upon all unexpired risks, running one year or less from date of policy :		
Accident premium, \$75,423.55; unearned portion (50 per cent) ..	37,711.79	
Health premium, \$13,579.90; unearned portion (50 per cent) ..	6,789.95	
Plate glass, \$95,080.28; unearned portion (50 per cent) . . .	47,540.14	
Total one year or less.....	\$ 92,041.88	
Total unearned premiums, as computed above (carried out)		\$ 9
Due and accrued for salaries, rent, advertising, agency and other expenses		
Total amount of all liabilities, except capital stock ..		\$ 13
Joint stock capital actually paid up in cash.....	\$ 250,000.00	
Surplus beyond capital and other liabilities..	92,213.72	
Aggregate amount of all liabilities, including paid up capital stock and net surplus		\$ 47

RISKS AND PREMIUMS

	Amount at risk.	Pr th
Plate glass :		
In force December 31st, preceding year.	\$ 1,744,456	\$ 7
Written or renewed during the year	4,405,895	11
Total.	\$ 6,150,351	\$ 19
Deduct expirations and cancellations.	2,403,495	9
Balance	\$ 3,746,856	\$ 9
Net in force December 31, 1900	\$ 3,746,856	\$ 9
Health :		
Written or renewed during the year	3,245,625	1
Total.....	\$ 3,245,625	\$ 1
Deduct expirations and cancellations	440,075	\$
Balance	\$ 2,805,550	\$
Net in force December 31, 1900.....	\$ 2,805,550	\$
Accident:		
In force December 31st, preceding year.....	\$ 22,332,268	\$ 9
Written or renewed during the year.....	41,769,066	23
Total	\$ 64,101,334	\$ 32
Deduct expirations and cancellations.....	47,023,159	25
Balance.....	\$ 17,078,175	\$ 7
Net in force December 31, 1900	\$ 17,078,175	\$ 7

GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date	\$ 5,105,413.68
Losses paid from organization to date.....	2,685,288.37
Losses incurred during the year.....	225,911.35
Total amount of the company's stock owned by the directors, at par value	247,300.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR 1900.

Risks written:

Accident	\$ 361,450.00	
Aggregate		\$ 361,450.00

Premiums received:

Accident	\$ 1,548.70	
Aggregate.. .. .		\$ 1,548.70

Losses paid:

Accident	\$ 458.44	
Aggregate.....		\$ 458.44

Losses incurred:

Accident	\$ 458.44	
Aggregate.....		\$ 458.44
Total.....		\$ 216,870.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

UNITED STATES CASUALTY COMPANY.

Organized under the laws of the State of New York, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, JAMES W. HINKLEY

Vice-President, PRERY BELMONT.

W. F. MOORE, Second Vice-President and General Manager.

Secretary, EDSON S. LOTT.

Treasurer, HENRY W. POOR.

[Incorporated, May 2, 1895. Commenced business, May 3, 1895.]

.. Home office, 141 Broadway, corner Liberty street, New York City.

CAPITAL STOCK.

Amount of capital stock authorized, \$300,000; subscribed for.....	\$ 300,000.00
Amount of capital paid up in cash.....	300,000.00
Amount of net ledger assets, December 31st of previous year. ..	936,314.06
Extended at.....	\$ 936,314.06

INCOME DURING YEAR

As shown by the books at home office at close of business December 31st.

	Accident.	Employers' liability.	Steam boiler.	Automatic sprinkler.
Gross premiums unpaid December 31st, last year	\$ 35,921.21	\$ 53,553.32	\$ 7,338.39	\$ 1,628.82

Gross premiums written and renewed during year	500,400.30	467,709.98	48,109.94	27
Total	\$ 536,321.51	\$ 521,263.30	\$ 55,448.33	\$ 29
Deduct gross premiums now in course of collection	23,753.08	46,606.46	5,762.59	1
Entire premiums collected during the year	\$ 512,568.43	\$ 474,656.84	\$ 49,685.74	\$ 27
Deduct reinsurance, abatement, rebate and return premiums.....	104,820.43	125,573.05	15,275.68	9
Net cash actually received for premiums (carried out)	\$ 407,748.00	\$ 349,083.79	\$ 34,410.06	\$ 18
Interest on bonds and dividends on stocks		30,490.90		\$ 809
Total interest				30
Total income during the year.....				\$ 840
Sum.....				\$ 1,770

DISBURSEMENTS DURING YEAR.

As shown by books at home office December 31st.

Accident:

Gross amount paid for claims excepting weekly indemnity.....	\$ 29,970.00	
Gross amount paid for weekly or other periodical indemnity.....	106,588.21	
Total	\$ 136,558.21	
Deduct reinsurances, salvages and recoveries on losses previously paid	958.34	
Net paid policy holders.	\$ 135,599.87	

Employers' liability:

Gross amount paid for claims excepting weekly indemnity.....	\$ 152,503.42	
Total	\$ 152,503.42	
Deduct reinsurances, salvages and recoveries on losses previously paid	4,074.43	
Net paid policy holders	\$ 148,428.99	

Steam boilers:

Gross amount paid for claims excepting weekly indemnity.....	1,036.10	
Total	\$ 1,036.10	
Net paid policy holders	\$ 1,036.10	

Automatic sprinkler:

Gross amount paid for claims excepting weekly indemnity	1,312.59	
Total	\$ 1,312.59	

Deduct reinsurances, salvages and recoveries on losses previously paid	5,021.40	
Net paid policy holders	\$ 3,708.81	\$ 281,356.15
Commissions or brokerage to agents, less received on reinsurance.....	220,545.53	
Salaries, traveling and all expenses of agents and agencies not on commission account	25,500.78	
Inspections	12,965.96	
Salaries and all other compensation of officers, \$34,357.77; and home office employees, \$44,550.21 ..	78,907.98	
Taxes on premiums, \$9,860.42, taxes on property, \$32.56; insurance department fees and agents' licenses, \$2,828.00; municipal licenses, \$566.00.	13,286.98	
Rent	8,902.46	
Legal expenses	5,979.95	
Furniture and fixtures, \$2,360.57, advertising, \$289.50; printing and stationery \$14,792.79	17,442.86	
Losses on ledger assets actually sold or matured, under book value	612.50	
Other items, viz: Postage, \$7,428.67; telegrams and telephone, \$2,577.36; fees of directors, \$3,755.00; internal revenue, \$5,401.92; miscellaneous, \$6,487.15, profit and loss (accounts uncollectable), \$139.35..	25,789.45	
Total miscellaneous expenses.....		\$ 409,934.45
Total disbursements		\$ 691,290.60
Balance		1,085,296.33
		\$ 1,776,586.93

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value of real estate (Schedule A), unencumbered.....	\$ 5,000.00
Book value of bonds and stocks	1,000,340.94
Cash in company's office, \$23,941.79; deposited in banks, \$55,034.51 ..	78,976.30
Debit balances.....	979.09
Total.....	\$ 1,085,296.33
Total net or ledger assets, as per balance on page 1.....	\$ 1,085,296.33

NON-LEDGER ASSETS.

Interest accrued on bonds and stocks.....	\$	6,324.98		
<hr/>				
Total outstanding interest	\$	6,324.98		
			Not over 3 months due.	Unpaid com- mission ther' on
				Net pre- mium, 3 mos. due.
Ident.	\$	23,732.33	\$	5,933.09
Employers' liability		46,354.96		11,586.24
Steam boiler		5,727.59		1,431.89
Automatic sprinkler		1,716.02		431.52
Total	\$	77,530.90	\$	19,382.74
Total net not over three months due.....				
Gross assets.....				

Deduct assets not admitted:

Agents' debit balances, unsecured \$ 979.09

Total \$

Total admitted assets.. \$ 1,125,000.00

NON-LEDGER LIABILITIES.

	In process of adjustment.	Resisted by Co. on its own account. (Not outlawed.)
Accident	\$ 12,885.00	\$ 1,720.00
Employers' liability	22,235.00	*57,220.00
Steam boiler,.....	700.00	
Automatic sprinkler	250.00	3,000.00
Total gross amount of claims.	\$ 36,070.00	\$ 61,940.00
Net amount of unpaid claim account	\$ 36,070.00	\$ 61,940.00

Aggregate of unpaid claims and expenses \$

Gross premiums upon all unexpired risks, running
one year or less from date of policy :

Accident, premiums, \$305,432.21; unearned por- tion (50 per cent)	152,716.10
Employers' liability, premium, \$304,223.57; un- earned portion (50 per cent)	152,111.77
Steam boiler, premiums, \$20,236.33; unearned portion (50 per cent)	10,118.16
Automatic sprinkler, premium, \$18,560.26; un- earned portion (50 per cent)	9,280.13

Total one year or less..... \$ 324,226.16

Gross premiums upon all unexpired risks, running
more than one year from date of policy :

Employers' liability, premiums, \$15,808.81; un- earned premium, pro rata	8,379.75
Steam boiler, premiums, \$33,422.78; unearned premium, pro rata	19,510.61

Total more than one year..... \$ 27,890.36

Total unearned premiums as computed above.. \$ 352,116.52

For reinsurance \$ 1,654.40

All other liabilities, viz : (contingency fund, \$27,009.46; all other
indebtedness, \$5,000.00 32,009.46

Total amount of all liabilities..... \$ 444,876.28

Joint stock capital actually paid up in cash..... \$ 300,000.00

Surplus beyond capital and other liabilities 365,000.00

Total..... \$ 1,125,000.00

RISKS AND PREMIUMS

	Amount at risks.	Pre- miums
Accident:		
In force December 31st, preceding year.....	\$ 156,198,700	\$ 27,009.46
Written or renewed during the year,	439,127,370	50,000.00
Total	\$ 595,326,070	\$ 77,009.46

*Resisted for assured.

expirations and cancellations.. .. .	422,726.170	469,371.24
balance	\$ 172,599,900	\$ 305,432.12
et in force December 31, 1900	\$ 172,599,900	\$ 305,432.21
ers' liability:		
force December 31, preceding year.....	\$ 52,240,000	\$ 298,465.46
or renewed during the year.....	76,685,000	467,709.98
total	\$ 128,925,000	\$ 766,175.44
expirations and cancellations.....	67,875,000	444,718.33
balance	\$ 61,050,000	\$ 321,457.11
reinsured policies.....	175,000	1,424.73
et amount in force December 31, 1900.....	\$ 60,875,000	\$ 320,032.38
er:		
December 31, preceding year.....	\$ 78,480	\$ 690.25
total.....	\$ 78,480	\$ 690.25
expirations and cancellations	78,480	690.25
balance.	\$	\$
oiler:		
December 31, preceding year.. .. .	\$ 10,302,500	\$ 43,423.53
or renewed during the year.....	11,794,500	48,109.94
total	\$ 22,097,000	\$ 91,533.47
expirations and cancellations	10,267,500	37,874.36
balance	\$ 11,829,500	\$ 53,659.11
et in force December 31, 1900.	\$ 11,829,500	\$ 53,659.11
tic sprinkler.		
December 31, preceding year	\$ 1,879,500	\$ 21,949.41
or renewed during the year.....	2,379,515	27,711.14
total.....	\$ 4,259,015	\$ 49,660.55
expirations and cancellations	2,628,900	31,100.29
balance	\$ 1,576,115	\$ 18,560.26
et in force December 31, 1900.....	\$ 1,576,115	\$ 18,560.26
et amount of risks in force December 31, 1900 (all depart- ments of the company), \$246,880,515; premiums thereon.....	\$ 697,683.96	

GENERAL INTERROGATORIES

during the year	\$ 229,191.27
mount of the company's stock owned by the directors at par value	153,900.00
ts deposited in various states and countries, which, under the laws thereof, held exclusively for the protection of the policy holders of such states and untries. (See Schedule D.) Virginia	16,500.00
the company's books closed on the 31st day of December for the purposes this statement?.....	Yes.
any officer, director, or corporation receive a commission or royalty on e business done by this company?.. ..	No.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Risks written.	Premium received.	Losses paid.	Losses incurred.
Accident	\$ 786,700	\$ 1,190.52	\$ 5,653.35	\$ 661.71
Employers' liability	100,000	1,603.60	825.65	439.80
Automatic sprinkler	7,000	88.55	.....	.....
Aggregate.....	\$ 893,700	\$ 2,882.67	\$ 6,479.00	\$ 1,101.51

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and

THE UNITED STATES FIDELITY AND GUARANTY CO.

Organized under the laws of the State of Maryland, made to the Auditor of the State of Iowa, pursuant to the laws thereof.

President, JOHN R. BLAND.

First Vice-President, J. KEMP

Secretary, GEO. R. CALLIS.

Second Vice-President, EDW. J. PENN

[Incorporated, March 19, 1896.

Commenced business, August

Home Office, 20 South Calvert street, Baltimore, Md.

CAPITAL STOCK.

Amount of capital stock paid up in cash	\$ 1,500,000.00
Amount of net ledger assets, December 31st of previous year...	1,992,277.92
Less collateral deposits account surety bonds erroneously entered on last statement as account should have been deducted as ledger liability.....	36,691.47
Extended at	\$

INCOME DURING YEAR.

	Burglary.	Fidelity and surety.
Gross premiums unpaid December 31st, last year		\$ 171,608.71
Gross premiums on risks written and renewed during the year.....	\$ 23,376.77	961,084.96
Total	\$ 23,376.77	\$ 1,132,693.67
Deduct gross premiums in course of collection at this date	12,316.17	203,628.65
Entire premiums collected during the year.....	11,060.60	929,065.02
Deduct re-insurance, abatement, rebate, and return premiums.....	1,473.49	161,843.21
Net cash actually received for premiums...	\$ 9,587.11	\$ 767,221.81
Interest on loans on mortgages.....		15.00
Interest on collateral loans.....		25,675.79
Interest and dividends on stocks and bonds.....		30,638.64
Interest upon other debts due the company.....		14,522.01
Rents		4,306.34
Total interest.....		\$

GENERAL INTERROGATORIES.

Amount of premiums received from the organization of the company to	
.....	\$ 1,963,813.27
and from organization to date.....	279,945.73
Amount of cash dividends declared since the company commenced	
business.....	75,000.00
Accrued during the year.....	\$ 218,711.43
Amount of the company's stock owned by the directors, at par value.....	303,100.00
Deposited in various states and countries, which, under the laws thereof	
exclusively for the protection of the policy-holders of such states and	
countries: (See Schedule D.).....	130,705.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR 1900.

Amount of surety:	
Written.....	\$ 2,804,110.12
Amount received.....	13,919.17
Amount paid.....	6,333.89
Amount incurred.....	6,333.89

ANNUAL STATEMENT

for the year ending December 31, 1900, of the condition and affairs of the
WESTERN MUTUAL HAIL AND CYCLONE COMPANY.

Under the laws of the State of Minnesota, made to the Auditor of State of the State
of Iowa, pursuant to the laws thereof.

ALBERT BARCK.

Vice-President, A. H. OSBORN.

Secretary, L. E. COSS.

Incorporated, January 25, 1899. Commenced business February 21, 1899.

Office, Luverne, Minn.

CAPITAL STOCK.

Net assets December 31st of previous year	\$ 926.67
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INCOME DURING YEAR.

Received from 1900 assessment	\$ 6,417.47
Received from notes taken during year ..	45.50
Received from 1899 assessment	176.70
Received from notes of 1899.....	87.00
Received from bills payable, \$300; other sources, \$2.85...	302.85
From all other sources, viz: Cash on hand from previous	130.53

Cash actually had during the year	\$ 7,160.05
---	-------------

DISBURSEMENTS DURING YEAR.

Amount paid for matured claims	\$ 2,175.94
Amount paid policy-holders.....	\$ 2,175.94
Commission to agents.....	1,359.22
Salaries, traveling and all expenses of agents and agencies	
commission account	505.36
Losses, \$53.37; for adjusting losses, \$481.16.....	534.53
Salaries of officers, \$600; and home office employees, \$493.75;	1,093.75

Postage, \$230.95; insurance department fees and agents' licenses, \$152.00.....	382.95	
For rent two years	150.00	
For legal expenses, \$18.97; collection expenses, \$162.10.....	181.07	
For fuel	39.10	
For advertising, \$11; and general printing and stationery, \$292.60	303.60	
Agents for collecting ..	110.58	
All other expenses: Bills receivable, \$126.06; interest, \$124.22; other disbursements, \$52.11	302.39	
Total miscellaneous expenses		\$ 4.
Total disbursements		\$ 7.
Cash balance.....		\$

LEDGER ASSETS.

Cash in bank.....		\$	
Balance old accounts on hand at end of year	\$ 538.46		
All other items, viz.: Notes unpaid acquired during year.....	504.50		
Unpaid 1900 assessment.....	\$ 2,269.35		
Uncollectable, \$254.93; loss by compromise, \$6.40.	261.33	2,008.02	
Total	\$		3.
Total assets, as per balance on page 1.....		\$	3.

LIABILITIES DEC. 31, 1900.

Unpaid salaries.....	\$ 600.00		
Bills payable	300.00		
Claims in dispute, about.....	500.00		
Total liabilities.....		\$	1.
Excess of assets over liabilities.....		\$	1.

RISKS AND PREMIUMS.

In force December 31, preceding year.....	\$ 168.		
Written or renewed during the year... ..	213.		
Total.....	\$ 381.		
Deduct expirations and cancellations.....	151.		
Balance.....	\$ 230.		
Net in force December 31, 1900.....	\$ 230.		

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

Risks written.....	\$ 19.		
Premiums received			
Losses paid			
Losses incurred			

TABLE No. 2.

Showing business transactions in Iowa by all Companies doing other than Life Insurance business in the State in 1900.

NAME OF COMPANY.	LOCATION.	Date of organization.	AMOUNT OF RISKS WRITTEN.	PREMIUM RECEIVED.	LOSSES PAID.	LOSSES INCURRED.	Per cent of losses paid to premiums received.
<i>Iowa Companies.</i>							
American Mutual	Des Moines, Iowa	1897	\$ 1,321,006.00	\$ 50,141.83	\$ 4,673.79	\$ 4,443.79	.093
Anchor Mutual Fire	Des Moines, Iowa	1889	4,429,121.38	166,219.99	36,427.83	33,731.39	.215
Atlas Mutual	Des Moines, Iowa	1892	2,448,082.21	43,346.50	10,627.32	10,627.28	.245
Century	Des Moines, Iowa	1900	431,601.65	19,205.31	400.97	400.97	.02
Capital	Des Moines, Iowa	1884	7,439,733.00	164,182.70	54,284.46	62,095.59	.364
Dairy Mutual	Des Moines, Iowa	1896	544,087.00	17,424.95	8,051.21	5,633.76	.462
Des Moines	Des Moines, Iowa	1881	11,543,200.00	301,048.19	120,333.88	112,306.47	.399
Dubuque Fire and Marine	Des Moines, Iowa	1883	3,976,735.00	62,449.00	21,797.00	23,394.00	.349
Farmers	Cedar Rapids, Iowa	1860	13,372,509.00	288,279.14	116,838.24	112,158.16	.405
Fidelity	Des Moines, Iowa	1893	4,987,800.00	84,735.20	41,260.32	29,237.28	.485
Hawkeye	Des Moines, Iowa	1865	14,148,026.00	395,692.09	105,397.10	105,395.54	.344
Iowa Home	Dubuque, Iowa	1899	1,243,800.00	15,508.61	3,642.63	3,642.63	.234
Iowa Merchants Mutual	Sioux City, Iowa	1893	599,664.00	21,587.00	8,418.00	4,307.00	.389
Iowa State Mutual	Keokuk, Iowa	1855	7,659,973.13	248,230.79	86,289.59	82,297.15	.347
Merchants and Bankers Mutual	Des Moines, Iowa	1885	1,749,074.29	51,944.21	13,915.86	16,556.31	.267
Mill Owners Mutual Fire	Des Moines, Iowa	1889	952,850.00	43,972.35	929.88	10,929.88	.021
State	Des Moines, Iowa	1865	6,712,728.00	159,734.56	69,292.11	66,811.33	.434
Security	Davenport, Iowa	1883	2,985,822.00	49,905.39	23,342.14	23,634.66	.467
Total of Iowa companies and average per cent			\$86,543,005.66	\$2,005,607.71	\$ 725,922.33	\$ 705,573.10	.35

TABLE No. 2—CONTINUED.

NAME OF COMPANY.	LOCATION.	Date of organiza- tion.	AMOUNT OF RISKS WRITTEN.	PREMIUM RECEIVED.	LOSSES PAID.	LOSSES INCURRED.	Per cent of losses paid to policyholders
<i>Other than Iowa Companies.</i>							
Atina.	Hartford Conn.	1819	\$ 5,609,627.00	\$ 76,763.89	\$ 49,577.76	\$ 55,388.34	.672
Aachen and Munich Fire—United States Branch	Chicago, Ill.	1825	645,564.00	9,027.59	6,107.15	4,344.63	.676
Agricultural, Watertown.	Watertown, N. Y.	1863	921,300.00	11,051.00	4,383.00	2,676.00	.406
American.	Boston, Mass.	1818	255,998.00	3,361.58	3,822.92	1,947.92	1.137
American.	Newark, N. J.	1846	4,443,399.00	40,473.64	14,741.11	16,443.53	.364
American Central	St. Louis, Mo.	1853	1,180,633.00	15,030.78	2,948.28	5,276.60	.204
American Fire.	Philadelphia, Pa.	1810	1,980,070.00	20,176.43	8,719.49	9,188.22	.432
American Fire	New York, N. Y.	1857	406,014.39	5,747.50	3,160.49	3,160.49	.549
Atlas Assurance—United States Branch.	Chicago, Ill.	1868	879,657.00	9,900.55	5,899.00	3,992.85	.595
Baloise Fire—United States Branch	New York, N. Y.	1863	386,325.00	5,938.17	70.69	70.69	.011
British American Assurance.	Toronto, Canada	1833	984,949.00	14,066.75	8,221.52	8,221.52	.584
Buffalo Commercial.	Buffalo, N. Y.	1866	150,995.00	1,746.48	149.37	149.37	.065
Buffalo German	Buffalo, N. Y.	1867	887,190.00	9,520.19	8,031.81	5,581.81	.843
Caledonian—United States Branch.	New York, N. Y.	1805	2,727,937.00	40,451.62	19,586.64	18,091.12	.464
Citizens	New York, N. Y.	1836	195,470.00	2,601.27	207.98	207.98	.078
Citizens	Pittsburg, Pa.	1849	466,489.99	5,884.69	6,617.97	6,343.45	1.124
Colonial Assurance.	New York, N. Y.	1866	101,000.00	1,072.89	5,662.94	1,028.81	5.281
Commercial Union—United States Branch	New York, N. Y.	1861	2,158,503.00	29,091.02	16,370.48	14,781.17	.57
Concordia Fire.	Milwaukee, Wis.	1870	4,505,500.00	58,160.83	25,823.57	17,902.35	.444
Connecticut Fire.	Hartford, Conn.	1850	4,034,173.00	50,422.20	21,627.46	18,107.42	.428
Continental	New York, N. Y.	1852	14,773,205.00	182,770.64	93,482.93	92,295.88	.572
Delaware.	Philadelphia, Pa.	1835	1,070,157.00	14,289.41	5,063.71	5,452.46	.354
Detroit Fire and Marine	Detroit, Mich.	1860	439,985.00	5,267.33	5,712.40	4,704.65	1.084
Eagle Fire	New York, N. Y.	1866	558,865.00	6,057.79	3,473.41	966.55	.573
Erle Fire.	Buffalo, N. Y.	1874	246,765.00	2,407.70	2,146.34	1,673.65	.691

IOWA INSURANCE REPORT.

German Fire	1862	271,301.00	3,555.10	4,261.81	1,736.57	.041
Germania Fire	1859	2,430,809.00	29,843.53	18,769.74	19,262.63	.609
German Alliance	1867	422,527.00	5,957.72	5,957.72	5,957.72	.002
German American	1872	4,142,175.51	57,000.97	16,514.18	20,377.18	.002
Girard Fire and Marine	1853	1,463,606.33	15,909.26	5,857.60	7,616.04	.368
Glens Falls	1849	2,187,890.00	21,851.30	5,741.24	5,666.24	.262
Greenwich	1834	1,831,944.00	19,303.64	8,862.85	8,528.35	.473
Hamburg-Bremen Fire—United States Branch	1854	797,407.00	11,738.81	4,881.81	5,371.81	.415
Hanover Fire	1852	2,679,909.00	39,848.42	16,334.64	20,705.03	.409
Hartford Fire	1810	8,622,132.00	121,859.55	56,621.44	58,601.86	.464
Helvetia Swiss Fire—United States Branch	1861	500,900.00	7,199.07	5,521.47	3,582.26	.766
Home	1853	8,743,456.00	92,064.21	31,786.89	38,482.98	.345
Imperial Fire—United States Branch	1803	792,665.00	11,007.92	6,255.94	.....	.568
Insurance Company of North America	1794	4,979,349.00	66,088.13	19,182.19	20,328.48	.29
International	1868	53,363.00	974.71	2,361.91	1,189.04	2.424
Lancashire—United States Branch	1852	5,694,022.00	63,802.44	29,783.76	33,037.11	.47
Life—U S Branch	1895	254,752.00	3,539.29	2,035.23	2,524.84	.575
—United States Branch	1879	175,535.00	2,686.98	1,470.46	1,480.46	.547
.....	1836	3,694,605.00	46,116.42	19,863.26	21,042.26	.43
.....	1806	76,782.00	828.73	554.70	554.70	.67
.....	1720	1,031,366.00	13,989.27	6,124.53	4,501.53	.437
London and Lancashire Fire—United States Branch	1861	1,154,009.00	15,505.23	13,546.14	15,621.85	.873
Lumbermans	1873	458,587.62	5,551.40	946.64	3,356.64	.17
Magdeburg Fire—United States Branch	1844	658,306.00	7,770.62	4,174.27	4,174.27	.53
Manchester Assurance—United States Branch	1824	1,187,744.60	18,674.12	4,079.19	4,940.47	.218
Manhattan Fire	1869	655,752.00	10,033.09	6,061.42	6,394.37	.604
Mechanics	1854	508,465.01	6,138.14	3,399.65	2,917.29	.553
Mercantile Fire and Marine	1823	291,010.00	3,183.18	2,300.23	443.98	.722
Merchants	1858	1,262,603.00	12,266.52	9,189.09	9,239.55	.899
Merchants .....	.....	.....	.....	.....	.....	.....
Michigan Fire and Marine	1881	273,415.00	3,534.71	2,451.12	2,451.12	.693
Milwaukee Fire	1808	727,275.00	9,020.60	1,828.61	1,205.02	.201

Company	Capital	Surplus	Total	Average per cent.
Trans-Atlantic Fire—United States Branch	1872	362,274.00	15,121.27	4,547.64
Union	1804	623,115.00	4,877.00	7,563.81
Union Assurance Society—United States Branch	1714	1,196,267.00	5,951.22	2,406.33
United Fire	1809	239,602.00	3,119.43	5,215.87
United States Fire	1824	416,414.00	4,281.39	2,046.57
Victoria Fire	1896	93,500.00	1,200.97	2,299.81
Westchester Fire	1870	3,018,137.00	32,216.85	17.93
Western Assurance	1851	1,639,820.00	22,262.40	7,939.55
Western Underwriters Association Incorporation	1898	1,096,115.00	16,037.55	16,149.00
Williamsburg City	1853	767,030.00	9,513.50	7,825.77
Non Iowa companies—total and average per cent.		1213,904,012.16	82,647,745.28	\$1,243,660.37
4 fire companies		8300,459,017.82	84,743,352.99	\$1,949,233.47
Hartford, Conn.	1807	32,600.00	98.00	2,891.42
Austin, Minn.	1869	245,728.00	5,060.46	73.50
Baltimore, Md.	1804	1,395,650.25	6,686.61	4,533.15
New York, N.Y.	1884	1,794,783.00	5,195.06	4,621.58
Des Moines, Iowa	1896	765,900.00	11,040.46	3,857.05
Philadelphia, Pa.	1886	207,750.00	551.19	4,525.02
Surety Company	1867	177,055.00	8,311.39	3,878.35
United States Branch	1860	2,001,982.00	8,897.70	904.43
Fidelity and Deposit Company	1860	5,220,250.00	25,514.55	1,346.12
Guarantee Company of North America	1851	268,000.00	805.69	8,379.74
Inspection and Insurance Co.	1866	1,949,703.00	14,765.29	8,142.31
Accident—United States Branch	1802	3,500.00	10.00	2,568.60
Maryland Casualty	1869	2,499,750.00	19,329.04	4,729.94
Metropolitan Plate Glass	1896	1,318,100.00	6,117.25	535.70
Minnesota Farmers' Hall	1872	152,343.61	2,085.31	1,934.24
National Surety	1891	534,887.20	8,872.40	4,992.40
New Amsterdam Casualty	1897	404,029.00	1,768.57	406.08
New Jersey Plate Glass	1868	141,200.00	1,219.68	71.53
New York Plate Glass	1891	162,551.15	3,274.95	1,227.45
Ocean Accident and Guarantee Company—U.S. Branch	1895	266,650.00	2,685.19	504.00

TABLE No. 2—CONTINUED.

NAME OF COMPANY.	LOCATION.	Date of organiza- tion.	AMOUNT OF RISKS WRITTEN.	PREMIUM RECEIVED.	LOSSES PAID	LOSSES INCURRED.	Per cent of losses paid to premiums received.
Preferred Accident.....	New York, N. Y.....	1893	1,871,000.00	4,845.25	3,534.49	3,646.99	.729
Standard Life and Accident.....	Detroit, Mich.....	1884	2,156,560.00	21,514.21	13,063.52	13,063.52	.607
State Mutual Hall.....	Winnipeg City Minn.....	1897	291,975.00	5,775.18	2,891.16	3,081.16	.50
.....	St. Louis, Mo.....	1892	361,450.00	1,548.70	458.44	458.44	.295
.....	New York, N. Y.....	1895	893,700.00	2,882.67	6,479.00	1,101.67	2.248
.....	Baltimore, Md.....	1896	2,808,110.12	13,919.17	6,333.89	6,333.89	.454
.....	Lu Verne, Minn.....	1899	19,504.50	488.04	613.50	613.50	1.466
Total companies other than fire and Av. per cent	.....	.....	\$28,404,304.87	\$ 193,242.71	\$ 102,710.16	\$ 76,688.35	.531
Grand total and average per cent.....	.....	.....	\$314,976,913.69	\$4,823,900.77	\$2,080,133.65	\$2,019,524.15	.431

An exhibit of the condition and business of Insurance

NAME AND LOCATION OF COMPANY.	CONDITION DECEMBER	
	Paid up capital stock.	Total gross assets.
IOWA COMPANIES.		
American Mutual Fire, Des Moines.....	Mutual	\$ 54,704.65
Anchor Mutual, Des Moines.....	Mutual	132,026.18
Atlas Mutual, Des Moines.....	Mutual	81,602.34
Capital, Des Moines.....	25,000	178,012.83
Century, Des Moines.....	25,000	39,884.69
Dairy Mutual, Lisbon.....	Mutual	30,343.69
Des Moines, Des Moines.....	25,000	438,995.68
Dubuque Fire and Marine, Dubuque.....	100,000	431,681.68
Farmers, Cedar Rapids.....	100,000	585,272.11
Fidelity, Des Moines.....	25,000	90,360.87
Hawkeys, Des Moines.....	25,000	666,001.56
Iowa Home, Dubuque.....	25,000	39,120.84
Iowa Merchants Mutual, Sioux City.....	Mutual	29,582.25
Iowa State, Keokuk.....	Mutual	548,867.77
Merchants and Bankers Mutual, Des Moines.....	Mutual	45,213.49
Mill Owners Mutual, Des Moines.....	Mutual	100,108.43
Security, Davenport.....	100,000	205,925.44
State, Des Moines.....	100,000	328,799.97
Total Iowa companies.....	\$ 550,000	\$ 4,017,243.77
OTHER THAN IOWA COMPANIES.		
Aetna, Hartford, Conn.....	4,000,000	13,357,293.72
Aachen and Munich—U. S. branch, Chicago, Ill..	None in U. S.	916,609.98
Agricultural, Watertown, N. Y.....	500,000	2,218,536.35
American, Boston, Mass.....	300,000	607,813.03
American, Newark, N. J.....	600,000	3,658,188.10
American Central, St. Louis, Mo.....	600,000	1,999,206.08
American Fire, Philadelphia, Pa.....	500,000	2,477,069.00
American Fire, New York, N. Y.....	400,000	1,423,971.64
Atlas Assurance—U. S. branch, Chicago, Ill..	None in U. S.	1,021,622.64
Balaise Fire—U. S. branch, New York, N. Y..	None in U. S.	818,721.25
British America Assurance Co. Toronto, Canada.	None in U. S.	1,256,308.10
Buffalo Commercial Ins. Co., Buffalo, N. Y..	300,000	344,102.94
Buffalo German, Buffalo, N. Y.....	200,000	2,018,353.08
Caledonian—U. S. branch, New York, N. Y.....	None in U. S.	1,850,857.78
Citizens, New York, N. Y.....	300,000	768,563.69
Citizens, Pittsburg, Pa.....	500,000	814,047.96
Colonial, New York, N. Y.....	300,000	531,273.17
Commercial Union—U. S. branch, New York, N. Y.	None in U. S.	3,786,417.33
Concordia Fire, Milwaukee, Wis.....	200,000	928,402.04
Connecticut Fire, Hartford, Conn.....	1,000,000	4,081,895.13
Continental, New York, N. Y.....	1,000,000	10,638,271.47
Delaware, Philadelphia, Pa.....	708,875	1,508,215.15
Detroit Fire and Marine, Detroit, Mich.....	500,000	1,345,361.44
Eagle Fire, New York, N. Y.....	300,000	1,350,434.50
Erie Fire, Buffalo, N. Y.....	200,000	577,512.05

Life, operating in Iowa, during the year 1900.

BUSINESS TRANSACTED DURING THE YEAR 1900

Total cash income	Total cash expenditures.	Amount of risks written and renewed during the year	Premiums received.	Losses paid.
\$ 26,502.23	\$ 29,722.19	\$ 13,210.96	\$ 50,141.83	\$ 4,637.68
98,575.58	98,142.46	4,429,121.38	168,219.99	36,852.83
42,929.90	35,471.87	2,448,082.21	43,346.50	9,043.62
127,732.40	120,598.46	7,439,733.00	164,182.70	54,284.46
33,395.57	8,617.60	431,601.65	19,205.31	400.97
24,834.42	19,693.12	1,037,899.00	28,024.77	15,049.00
214,425.22	210,080.12	11,543,290.20	301,048.19	101,624.52
92,440.95	78,042.72	5,542,253.00	83,568.03	31,013.47
288,437.74	251,863.50	13,372,509.00	288,279.14	110,145.09
66,886.71	77,183.84	4,987,820.00	81,735.20	33,249.99
288,661.44	259,022.76	14,148,026.00	305,692.09	105,397.10
15,012.99	10,706.01	1,156,780.00	15,508.61	3,642.63
16,012.47	15,207.05	599,664.00	21,587.73	8,418.91
248,002.82	190,718.14	9,733,988.46	321,293.42	90,405.36
14,296.33	16,326.99	1,749,074.29	51,944.21	6,585.98
67,755.45	37,033.89	581,250.00	22,359.35	19,027.45
55,914.17	53,940.58	2,985,822.00	49,905.39	16,834.18
154,805.51	125,986.62	6,712,728.00	159,734.60	57,704.13
\$ 1,878,621.90	\$ 1,638,357.92	\$ 90,220,737.99	\$ 2,178,777.06	\$ 705,217.37
4,762,208.66	4,798,739.17	449,746,863.00	5,082,040.78	2,602,048.43
576,579.12	606,370.43	59,521,885.00	766,359.55	356,855.17
1,025,088.38	1,046,642.40	159,364,200.00	1,500,351.72	567,443.45
241,840.22	255,685.79	28,844,803.00	304,187.12	132,702.03
1,195,652.13	1,104,644.48	144,690,543.00	1,464,791.29	596,750.81
948,317.60	949,979.29	97,121,715.00	1,102,885.61	503,403.18
1,433,708.98	1,606,216.07	198,369,667.00	1,697,384.16	987,738.24
999,069.56	1,044,508.28	180,163,849.00	1,380,488.77	694,234.11
905,272.80	870,097.26	101,121,213.00	1,033,627.35	500,757.89
404,378.83	411,113.49	42,807,528.00	502,379.54	278,981.66
1,332,812.35	1,263,518.42	105,027,258.00	1,250,405.95	868,242.31
153,871.05	154,532.34	17,005,146.00	181,249.00	101,815.19
463,700.34	456,398.37	48,370,774.00	487,736.17	237,434.24
1,305,564.01	1,361,047.32	156,983,363.00	1,702,843.15	850,488.25
717,583.61	757,132.64	107,348,282.00	899,380.23	458,693.11
274,641.53	303,246.40	24,656,381.00	299,636.37	177,738.11
271,074.00	485,832.85	28,813,575.00	289,840.81	359,798.80
2,752,688.89	2,784,295.45	309,974,637.00	3,220,627.04	1,801,475.63
697,417.82	672,757.41	86,075,501.00	940,577.15	364,170.42
2,246,030.67	2,038,453.88	206,600,395.00	2,399,742.80	1,152,041.84
5,119,409.68	4,091,531.85	600,640,582.00	4,960,236.11	2,220,299.31
761,696.68	842,344.64	94,592,824.00	1,084,959.73	474,554.52
338,611.36	296,040.32	25,537,316.00	251,472.03	130,208.32
308,237.80	342,112.97	50,023,357.00	327,826.66	167,247.05
253,275.57	288,009.91	58,781,230.00	415,991.32	191,820.97

NAME AND LOCATION OF COMPANY.	CONDITION DECEMBER	
	Paid up capital, stock.	Total gross as- sets.
Equitable Fire and Marine, Providence, R. I.	400,000	918,503.18
Farmers Fire, York Pa.	Mutual	741,004.51
Fire Ass'n of Philadelphia, Philadelphia, Pa.	500,000	6,133,097.35
Firemens Fire, Baltimore, Md.	900,000	1,484,014.85
Firemans Fire, Newark, N. J.	1,000,000	2,615,674.51
Firemans Fund, San Francisco, Cal.	1,000,000	3,931,850.55
Franklin Fire, Philadelphia, Pa.	400,000	3,071,450.45
German Fire, Freeport, Ill.	300,000	3,605,464.28
German Fire, Pittsburg, Pa.	200,000	500,424.70
German Fire, New York, N. Y.	1,000,000	4,921,324.99
German Alliance Fire, New York, N. Y.	400,000	988,341.06
German American Fire, New York, N. Y.	1,000,000	8,560,996.72
Girard Fire and Marine, Philadelphia, Pa.	300,000	2,000,208.34
Glens Falls Fire, Glens Falls, N. Y.	200,000	3,418,847.77
Greenwich Fire, New York, N. Y.	200,000	1,716,665.12
Hamburg-Bremen—U. S. branch, New York, N. Y.	None in U. S.	1,552,926.04
Hanover Fire, New York, N. Y.	1,000,000	3,108,305.70
Hartford Fire, Hartford, Conn.	1,250,000	10,920,374.93
Helvetia Swiss—U. S. branch, New York, N. Y.	None in U. S.	848,505.68
Home Fire, New York, N. Y.	3,000,000	13,503,663.40
Imperial Fire—U. S. branch, New York, N. Y.	None in U. S.	1,855,356.53
Insurance Co. of North America, Philadelphia, Pa.	3,000,000	9,476,606.76
International Fire, New York, N. Y.	200,000	347,712.28
Lancashire Fire—U. S. branch, Chicago, Ill.	None in U. S.	2,268,737.53
Law Union and Crown Fire and Life—U. S. branch, New York, N. Y.	None in U. S.	693,305.58
Lion Fire—U. S. branch, Hartford, Conn.	None in U. S.	875,024.08
Liverpool and London and Globe—U. S. branch, New York, N. Y.	None in U. S.	9,646,797.42
Liverpool and London and Globe, New York, N. Y.	200,000	351,977.19
London Assurance Corp.—U. S. branch, New York, N. Y.	None in U. S.	2,415,091.65
London & Lancashire—U. S. br'ch, New York, N. Y.	None in U. S.	2,574,538.56
Lumbermens Fire, Philadelphia, Pa.	250,000	1,216,307.14
Madgeburg—U. S. branch, New York, N. Y.	None in U. S.	928,908.02
Manchester Fire Assurance Co.—U. S. branch, New York, N. Y.	None in U. S.	1,794,115.11
Manhattan Fire, New York, N. Y.	500,000	204,414.73
Mechanics Fire, Philadelphia, Pa.	250,000	923,697.57
Mercantile Fire and Marine, Boston, Mass.	400,000	568,632.55
Merchants Fire, Newark, N. J.	400,000	1,351,897.00
Michigan Fire and Marine, Detroit, Mich.	400,000	808,257.82
Milwaukee Fire, Milwaukee, Wis.	200,000	433,398.56
Milwaukee Mechanics Fire, Milwaukee, Wis.	200,000	2,495,852.41
National Assurance—U. S. branch, Hartford, Conn.	None in U. S.	571,430.58
National Fire, Hartford, Conn.	1,000,000	4,921,789.34
National Standard, New York, N. Y.	200,000	536,961.80
Newark Fire, Newark, N. J.	250,000	685,659.83
New Hampshire Fire, Manchester, N. J.	1,000,000	3,367,026.27
Netherlands Fire—U. S. branch, New York, N. Y.	None in U. S.	566,234.67
Niagara Fire, New York, N. Y.	500,000	2,856,640.72
Northern Assurance Co.—U. S. Branch, New York, N. Y.	None in U. S.	2,711,480.16
North British and Mercantile—U. S. branch, New York, N. Y.	None in U. S.	4,243,481.99
North German—U. S. branch, Chicago, Ill.	None in U. S.	589,651.44
Northwestern National, Milwaukee, Wis.	600,000	2,901,370.94
Norwich Union—U. S. branch, New York, N. Y.	None in U. S.	2,352,219.78

ED.

BUSINESS TRANSACTIONS DURING THE YEAR 1900.

Total cash income	Total cash expenditures	Amount of risks written and renewed during the year.	Premiums received.	Losses paid.
520,700.98	499,076.23	49,689,746.00	562,757.07	283,892.23
438,131.42	458,225.25	39,582,795.00	476,686.59	296,293.37
3,274,854.47	3,282,097.80	304,327,744.00	3,753,912.24	1,843,580.11
651,232.37	522,232.26	92,336,002.00	785,829.71	335,786.63
595,752.26	563,483.50	57,255,978.00	576,902.57	249,023.78
2,119,665.71	2,063,695.77	192,755,941.00	2,316,597.26	1,186,448.59
650,250.27	693,602.39	55,094,531.00	626,277.70	318,171.63
1,924,409.62	1,717,612.63	177,681,378.00	2,239,681.47	895,817.81
265,185.09	308,788.31	29,439,089.00	332,918.28	182,836.27
1,385,838.51	1,345,473.73	216,550,840.00	1,690,660.88	651,153.22
312,924.55	283,094.29	41,897,984.00	348,478.69	200,054.30
3,346,422.18	3,129,536.19	529,306,767.00	4,731,936.23	1,712,456.83
522,640.43	581,847.17	51,773,827.09	524,666.28	252,680.75
1,018,507.65	907,514.52	97,089,269.00	1,034,936.68	452,074.03
1,531,166.31	1,522,911.83	211,775,301.00	1,785,380.36	829,200.98
1,370,908.01	1,363,012.97	132,442,173.00	1,610,706.60	794,198.62
1,862,923.05	1,931,934.28	228,988,190.00	2,340,886.63	1,111,812.74
7,072,934.65	7,286,650.11	705,252,502.60	8,442,122.51	4,371,957.66
509,495.37	542,466.95	53,162,147.00	616,503.82	371,796.63
5,595,806.58	5,067,279.37	801,749,520.00	7,087,455.61	2,713,104.13
1,543,833.11	1,552,156.62	143,730,537.00	1,657,680.46	937,946.44
6,537,079.32	6,177,107.11	559,358,864.00	5,280,838.81	3,891,695.87
85,644.27	78,706.61	17,261,579.00	110,215.02	48,830.25
2,122,849.77	2,101,329.17	241,298,167.00	2,444,125.74	1,329,273.05
420,625.82	419,787.19	50,199,582.00	557,435.23	255,596.87
596,502.78	601,735.19	73,406,600.00	825,816.01	359,446.23
5,451,052.61	5,335,425.84	757,826,529.00	6,874,759.19	3,331,013.05
72,638.49	54,982.39	14,732,607.09	170,218.22	30,991.35
1,278,794.73	1,226,294.75	111,334,574.00	1,058,347.00	709,603.90
1,697,594.96	2,033,562.38	275,247,277.00	2,445,221.19	921,650.01
239,391.83	228,152.87	21,261,356.00	225,996.48	108,238.59
885,774.46	897,392.21	102,206,682.00	1,091,313.52	555,476.40
1,604,536.22	1,543,989.35	179,879,502.00	2,015,063.14	876,051.17
638,496.03	830,446.42	81,316,760.00	1,054,600.57	537,412.59
289,184.34	309,819.87	26,564,754.00	314,261.04	174,223.57
182,009.79	243,931.38	26,740,609.00	284,492.05	114,254.56
898,145.54	1,008,889.64	118,615,366.00	1,258,244.95	674,708.09
320,108.20	304,734.79	33,206,768.00	376,588.17	166,194.20
293,236.15	194,910.74	18,606,766.00	232,497.47	97,653.82
1,028,093.39	1,014,882.30	96,037,125.00	1,193,551.28	530,932.54
591,907.31	494,885.70	63,183,587.00	705,317.98	279,321.44
3,145,512.66	2,745,819.89	380,426,541.00	3,691,385.98	1,524,884.93
277,921.77	291,022.71	38,651,272.00	404,987.61	181,167.61
155,878.97	171,739.59	19,812,666.00	158,747.05	78,300.59
1,469,980.87	1,471,294.47	151,157,717.00	1,741,658.38	828,894.66
549,219.85	589,486.04	50,226,276.00	618,698.99	376,985.40
1,759,296.89	1,840,991.34	226,161,265.00	2,318,518.90	1,025,084.15
1,303,958.46	1,275,034.84	172,148,246.00	1,711,992.40	675,633.68
2,922,181.73	2,699,610.91	375,618,688.00	3,476,170.35	1,761,872.04
528,418.99	592,971.10	53,045,619.00	609,902.85	403,583.69
1,162,571.97	981,721.11	136,092,243.00	1,272,260.63	456,592.89
1,758,992.78	1,787,286.28	213,128,154.00	2,173,900.51	1,054,281.10

NAME AND LOCATION OF COMPANY.	CONDITION DECEMBER 31.		
	Paid up capital stock.	Total gross as- sets.	
Orient Fire, Hartford, Conn.	500,000	2,335,689.48	
Pacific Fire, New York, N. Y.	200,000	702,843.33	
Palatine Fire, U. S. branch, New York, N. Y.	None in U.S.	892,000.00	
Pelican Assurance, New York, N. Y.	200,000	380,418.85	
Pennsylvania Fire, Philadelphia, Pa.	400,000	5,334,922.53	
Phoenix Fire, Brooklyn, N. Y.	1,000,000	5,822,643.48	
Phoenix Fire, Hartford, Conn.	2,000,000	5,583,494.25	
Phoenix Assurance, U. S. branch, New York, N. Y.	None in U.S.	3,893,544.29	
Providence Washington, Providence, R. I.	500,000	2,122,297.43	
Prussian National, U. S. branch, Chicago, Ill.	None in U.S.	744,108.09	
Queen Ins. Co of America, New York, N. Y.	500,000	4,605,706.72	
Reading Fire, Reading, Pa.	250,000	890,771.03	
Reliance Fire, Philadelphia, Pa.	300,000	1,008,053.38	
Rochester German, Rochester, N. Y.	200,000	1,178,615.10	
Royal, U. S. branch, Chicago, Ill.	None in U.S.	7,070,221.47	
Royal Exchange Assurance, U. S. branch, N. Y.	None in U.S.	1,499,161.37	
St. Paul Fire and Marine, St. Paul, Minn.	500,000	2,606,392.12	
Scottish Union and National, U. S. branch, Hart- ford Conn.	None in U.S.	4,217,076.73	
Security Fire, New Haven, Conn.	300,000	999,605.19	
Springfield Fire and Marine, Springfield, Mass.	1,500,000	5,081,322.95	
Spring Garden, Philadelphia, Pa.	400,000	1,338,753.27	
Sun Insurance, U. S. branch, New York, N. Y.	None in U.S.	2,536,461.55	
Svea Fire and Life, U.S. branch New York, N. Y.	None in U.S.	710,994.55	
Thuringia, U. S. branch, New York, N. Y.	None in U.S.	1,011,345.11	
Traders Fire, Chicago, Ill.	500,000	2,405,984.14	
Trans-Atlantic Fire, U. S. branch, Chicago, Ill.	None in U.S.	641,712.81	
Union Fire, Philadelphia, Pa.	200,000	520,414.90	
Union Assurance Society, U.S. branch, New York	None in U.S.	1,610,246.14	
United Fire, Baltimore, Md.	250,000	550,918.97	
United States Fire, New York, N. Y.	250,000	722,907.69	
Victoria Fire, New York, N. Y.	200,000	254,992.31	
Westchester Fire, New York, N. Y.	300,000	2,942,761.04	
Western Assurance, Toronto, Canada.	None in U.S.	1,965,508.80	
Western Underwriters Ass'n, (Inc) Chicago, Ill.	200,000	487,103.47	
Williamsburgh City Fire, Brooklyn, N. Y.	250,000	2,045,199.04	
Total non-Iowa companies.	\$ 45,602,875	\$ 278,864,007.25	\$ 12
Total of fire companies.	\$ 46,152,875	\$ 282,887,251.05	\$ 18
COMPANIES OTHER THAN FIRE.			
Alliance Hail and Cyclone Mutual Insurance, Austin, Minn.	Mutual ...	77,848.92	...
American Bonding and Trust, Baltimore Md.	1,000,000	1,641,064.67	
American Surety, New York, N. Y.	2,500,000	5,217,513.48	
Aetna Indemnity, Hartford, Conn.	250,000	331,205.31	
Bankers Mutual Casualty, Des Moines, Iowa.	Mutual.	89,988.54	
City Trust Safe Deposit and Surety, Phila., Pa.	500,000	3,348,355.32	
Continental Casualty, Hammond, Ind.	300,000	408,952.17	
Employers' Liability Assurance Corporation, U. S. branch, Boston, Mass.	None in U.S.	1,551,383.60	
Fidelity and Deposit Co. of Maryland, Baltimore	1,500,000	4,381,313.79	
Guarantee Co. of North America, Montreal, Cana	None in U.S.	1,042,121.71	
Hartford Steam Boiler Inspection and Insurance, Hartford, Conn.	500,000	2,701,027.06	
Lawyers Surety, New York, N. Y.	500,000	756,483.64	
Lloyd's Plate Glass Ins. Co., New York, N. Y.	250,000	651,165.19	

NUED.

BUSINESS TRANSACTED DURING THE YEAR 1900.					
	Total cash income	Total cash expenditures	Amount of risks written and renewed during the year.	Premiums received.	Losses paid.
36	1,281,368.91	1,456,534.06	188,790,718.00	1,882,964.19	938,744.66
46	469,066.75	509,737.11	61,847,417.00	619,228.49	302,779.39
	892,000.00				
00	142,874.27	116,516.57	20,889,907.00	190,036.57	65,633.50
07	2,188,268.37	2,090,856.46	232,425,355.00	2,531,808.12	1,251,010.16
04	3,530,019.74	3,517,486.37	373,415,424.00	4,117,627.37	1,935,886.43
93	3,004,089.98	3,122,122.36	335,540,990.00	3,228,428.77	1,729,459.61
94	2,403,157.34	2,436,063.89	398,834,133.00	3,432,310.19	1,560,453.64
47	1,553,878.49	1,535,651.64	166,631,439.00	1,537,714.44	1,009,097.71
39	534,762.56	532,622.05	56,466,585.00	653,211.65	292,941.26
86	2,175,605.41	2,116,565.90	247,826,193.00	2,712,024.61	1,263,648.79
64	476,142.13	419,807.75	60,051,254.00	595,895.01	245,421.34
41	380,298.12	369,916.34	42,735,926.00	440,415.03	196,414.04
95	505,047.93	461,769.59	61,582,945.00	650,149.01	238,373.49
21	4,654,765.29	4,769,398.79	797,441,087.00	5,966,047.56	2,849,593.93
76	1,237,329.77	980,240.54	103,768,448.00	1,169,236.95	495,654.26
70	1,996,866.05	1,841,170.04	122,689,749.00	1,832,393.30	1,053,026.38
89	2,173,051.22	2,091,038.28	357,480,804.00	3,433,140.63	1,389,865.73
30	610,550.72	633,248.32	71,327,483.00	733,048.65	378,018.49
41	2,131,426.84	2,081,728.67	236,949,609.00	2,543,613.63	1,142,707.20
81	554,408.93	545,381.93	75,052,689.00	774,515.05	256,606.58
91	1,630,514.47	1,687,479.15	207,438,897.00	1,960,372.25	1,057,922.83
14	584,058.11	539,359.73	48,143,248.00	705,876.27	335,679.11
10	1,091,270.33	808,296.04	103,512,279.00	1,152,710.39	418,126.93
06	1,239,510.22	1,124,557.82	116,075,063.00	1,445,094.26	658,336.32
82	498,678.49	640,266.44	55,987,435.00	658,920.88	431,170.92
81	303,743.91	245,482.41	33,574,655.00	354,905.90	190,648.49
88	1,343,532.20	1,267,442.75	153,776,508.00	1,576,110.32	801,483.52
61	207,187.13	214,908.41	29,766,963.00	286,208.58	112,167.48
07	430,202.49	371,655.60	43,864,763.00	465,457.79	184,560.20
09	97,845.27	108,658.64	11,551,738.00	113,410.31	79,460.11
36	1,650,658.03	1,564,564.13	197,897,031.00	1,972,144.56	887,452.44
58	2,222,401.59	2,080,753.89	192,259,442.00	1,408,986.26	1,497,011.83
81	320,686.30	287,084.02	32,355,207.00	395,325.15	152,283.89
62	794,039.24	771,931.15	86,782,244.00	816,428.77	369,888.86
84	\$151,591,612.54	\$147,590,185.07	\$17,602,527,785.00	\$176,711,861.63	\$85,937,697.01
21	\$153,470,234.44	\$149,228,542.99	\$17,692,748,522.00	\$178,894,638.69	\$86,642,914.38
65	46,860.77	31,975.02	639,142.00	49,057.46	18,454.49
64	469,070.72	410,283.05	97,980,845.00	450,495.68	83,699.70
69	1,355,070.08	1,240,739.64	215,265,241.00	627,940.57	385,285.05
	131,097.19	115,991.33	9,217,715.00	31,815.36	38,613.87
	44,995.45	62,061.46	6,065,760.00	81,050.16	41,064.24
56	343,694.52	312,586.64	67,399,306.00	248,276.18	42,581.21
92	242,414.58	263,000.40	7,777,927.00	354,570.01	125,321.25
11	1,488,353.62	1,211,877.79	368,366,745.00	1,637,185.54	715,226.18
11	1,386,130.75	1,222,514.29	249,046,365.00	1,135,321.65	371,219.86
11	199,579.98	170,196.10	54,723,792.00	180,462.26	43,244.19
85	1,288,276.05	1,122,851.06	133,004,232.00	1,212,763.30	109,331.53
78	112,869.54	110,911.41	54,890,275.00	96,145.44	9,697.46
64	457,077.65	474,355.62	17,703,183.00	447,034.84	221,180.59

CONTINUED.

BUSINESS TRANSACTIONS DURING THE YEAR 1900.					
	Total cash income	Total cash expenditures	Amount of risks written and renewed during the year.	Premiums received.	Losses paid.
91.86	944,165.61	820,170.64	104,957,650.00	1,026,157.79	410,666.32
82.35	1,581,220.05	1,364,669.80	177,018,773.00	1,757,844.52	450,030.55
88.71	205,220.65	319,089.21	12,545,015.00	323,107.54	137,355.09
..	15,842.27	13,569.97	215,354.00	15,842.27	6,019.18
24.62	657,540.35	522,560.75	190,904,741.00	653,848.88	95,129.61
12.73	403,234.14	293,546.52	95,947,177.00	527,224.40	112,268.13
18.57	114,705.38	106,139.47	5,416,700.00	126,926.66	45,330.27
75.45	260,428.78	275,181.81	13,987,373.00	319,477.20	129,341.09
6.03	513,756.53	273,487.21	56,383,155.00	578,106.25	69,302.33
1.48	1,108,199.53	971,373.94	572,320,000.00	1,125,301.75	348,386.45
01.52	1,278,015.29	1,071,714.63	19,606,970.00	1,385,796.22	528,787.78
..	17,528.14	11,567.80	356,886.00	13,428.14	3,642.11
1.72	471,830.65	419,158.20	40,520,596.00	369,528.69	225,911.35
00.00	840,272.87	691,290.60	529,986,385.00	1,043,931.36	281,356.15
7.89	869,451.09	783,664.57	234,966,539.00	984,461.73	188,440.09
..	7,161.05	7,138.49	213,317.00	7,160.05	2,175.94
3.38	\$ 16,940,062.28	\$ 14,734,167.99	\$ 3,523,773,152.00	\$ 16,809,971.95	\$ 5,239,132.06
4.59	\$ 170,410,296.72	\$ 163,962,710.98	\$ 21,216,521,674.00	\$ 195,700,610.64	\$ 91,882,046.44

RANCE REPORT.

T.

ss assets December 31, 1900, of In

Value of real estate owned.	Value of bonds and mortgages owned.	Market value of U. S. Bonds and securities owned.	
.....	
\$ 42,000 00	\$ 21,825.09	\$ 1,898 52	\$
.....	10,000.00	.....
66,625 00	77,651.95	.....
3,000.00	261,753.00	22,000 00	
51,402 12	260,205 34	42,565 00	
10,494.75	6,796 11	2,500.00	
64,222.48	330,765.85	6,795.00	
.....	31,620.00	.....
8,000.00	.....	.....
.....	
2,450.00	67,600.0	.....
134,694.37	138,750 67	5,000.00	
	58,625.01	6,965 00	
\$ 382,889.72	\$ 1,265,493.01	\$ 87,723.52	\$
298,059 35	15,600.00	9,127,673 91	
337,915.00	842,914 42	677,046.25	
238,972.96	1,730,226.75	572,146 84	
500,000 00	371,383 95	421 241 25	
404,379 50	936,475 55	1,437,415 60	
44,401.83	1,044,773 17	25 000 00	
13,144 70	616,099 54	38,725 47	
	964,304.00	32,525.46	
	123,930 00	.....
300,000 00	456,760 00	172,300 00	
	1,536,309 90	65,300 0	
90,000.00	203,467 77	68,340 10	
122,559 11	261,597.20	267,782 43	
	460,750 00	127,568 45	
888,148.69	348,112 42	.....
17,000.00	459,730 00	1,765,740 83	
321,265.27	1,173,650 00	292 718 79	
1,106,250 00	213,942.01	2,088,996 73	
		7,932 147.99	
162,500 00	155,043 09	854,552 0	
309,241 61	802,846 88	104,500 00	
410,000 00	273,979 57	597,334.43	
7,664 77	344,880 00	.....
125,000.00	210,581.98	393,700 00	

4.
Companies, other than Life doing business in Iowa.

Loans on stocks as collateral.	Interest due and accrued.	Cash in office and bank.	Amount of premiums in course of collection not over three months past due.	Amount of premium notes not matured.	All other assets.	Total gross assets.
.....	.....	\$ 2,793.96	\$ 2,359.74	\$ 49,650.95	.....	\$ 54,704.65
.....	.....	9,650.12	.....	118,425.55	.....	132,026.18
.....	532.88	31,930.87	6,104.15	42,304.81	3,950.51	81,602.24
.....	1,087.29	21,618.20	.....	90,383.73	684.53	178,912.83
.....	154.24	13,877.97	.....	.....	100.00	39,884.69
.....	.....	5,141.30	1,169.15	23,933.24	.....	30,243.69
.....	4,220.61	70,718.74	.....	269,820.55	.....	438,995.08
10,500.00	11,848.40	90,945.64	.....	.....	21,514.64	421,621.68
.....	33,132.63	88,700.86	.....	.....	109,766.16	585,272.11
4,365.67	1,134.83	2,559.28	3,232.67	.....	59,276.56	90,360.87
8,466.20	12,183.49	70,537.76	23,441.26	143,468.23	6,121.29	666,001.56
.....	636.66	5,142.45	.....	.....	1,721.73	39,120.84
.....	.....	1,598.29	1,679.05	26,304.91	.....	29,582.25
.....	.....	110,068.25	.....	381,822.44	48,977.08	548,867.77
.....	.....	5,327.52	1,152.70	37,704.53	1,028.74	45,213.49
.....	1,113.42	31,185.01	210.00	.....	.....	100,108.43
21,010.80	4,180.77	26,145.99	.....	.....	8,387.21	205,925.44
.....	6,485.49	13,525.25	.....	94,990.45	13,514.41	328,799.97
44,408.67	76,710.71	550,967.46	29,248.72	\$ 1,278,809.39	\$ 289,995.34	\$ 4,017,243.77
3,600.00	736.00	805,816.25	472,587.21	.....	20,073.79	13,357,293.72
.....	920.00	75,385.71	97,142.13	.....	1,724.61	916,609.98
107,827.27	43,107.45	124,528.49	.....	.....	116,092.88	2,218,536.35
.....	2,802.82	21,181.75	20,171.39	.....	9,810.57	607,833.03
.....	43,331.12	52,143.00	139,682.77	.....	16,415.90	3,658,188.10
.....	.....	90,605.74	114,867.17	.....	284.73	1,999,296.08
.....	43,155.03	148,408.80	.....	.....	133,139.87	2,477,069.00
.....	2,295.83	102,685.90	198,882.90	.....	30,932.01	1,421,971.64
.....	1,160.67	118,337.84	48,591.74	.....	.....	818,721.25
.....	14,338.37	86,671.40	.....	.....	177,849.57	1,256,308.10
.....	2,124.91	30,725.29	14,836.40	.....	186.34	344,102.94
.....	15,679.24	163,912.17	41,515.38	.....	1,000.00	2,018,353.08
.....	14,484.15	124,835.07	106,878.56	.....	.....	1,850,857.78
15,000.00	5,884.83	36,224.03	141,539.05	.....	8,665.78	768,563.69
.....	5,377.45	43,655.54	22,610.66	.....	.....	814,047.96
.....	1,291.67	5,255.73	63,975.77	.....	.....	531,273.17
.....	39,374.25	187,704.69	414,991.60	.....	152,324.35	3,786,437.33
.....	13,827.89	54,228.71	90,966.65	.....	.....	928,492.04
.....	69,855.06	278,578.76	85,200.00	.....	134,204.37	4,081,895.13
.....	.....	638,413.83	677,662.58	.....	.....	10,638,271.47
.....	15,207.07	157,667.14	101,244.21	.....	12,000.73	1,508,215.15
.....	22,339.55	67,615.38	31,970.11	.....	1,847.91	1,345,361.44
.....	7,263.70	20,175.70	41,423.49	.....	258.21	1,350,424.50
.....	6,815.90	17,374.01	.....	.....	157,623.37	577,512.05
.....	1,285.00	50,235.32	.....	.....	87,700.88	918,503.18

URANCE REPORT.

TABLE

	Value of real estate owned.	Value of bonds and mortgages owned.	Market value of U. S. bonds and securities owned
..	778,172.37	1,506,810 89	2,791,586 00
..	45,355 00	215,983.74	280,733 95
..	195,000 00	1,146,601 50	
..	139,396.70	1,612,964 94	754,700 00
..	563,700.00	330,891 39	2,212,121 25
..	232,500.00	202,982 44	2,423,937.56
..	79,348.25	1,558,980.15	1,307,594 34
..	2,200.00	278,706 86	83,853.14
..	686,824 27	585,890 89	3,273,223 11
..		57,946 25	853,333.75
..	15,000.00	622,047 77	7,092,419.23
..	382,000.00	686,296 70	687,376 30
..	62,700.00	1,231,366 66	1,600,422 05
..	300,000.00	308,386 58	946,063.42
..		88,956 12	1,194,970 97
..	450,000.00	390,455 12	1,864,623 62
..	801,500.00	1,816,413 34	6,219,941.11
..		27,010.14	685,567 36
..	1,718,265 81	1,857,541 50	8,677,624.65
..	476,634 70	65,903 96	1,054,148 54
..	876,689 89	2,049,811 05	4,594,590 00
..		2,733 75	290,528 75
..	385,585 72	111,700 37	1,417,743 63
..		32,182 75	601,797 25
..	4,500 00	249,173 75	468,793 75
h	1,911,248 00	3,580,999 25	2,358,520 75
E	.....	2,511 52	219,858 48
h		64,785 00	1,926,188 75
..	300,000.00	106,376 62	1,508,277.63
..	155,118.35	340,123 80	631,842 71
..	.....	20,087 50	770,725 00
h	3,312.14	32,529 15	1,368,350 85
..		29,856 02	503,481 48
..	85,551 02	337,386 25	305,260 51
..		215,540 03	304,142 97
..	187,028 82	437,887 50	539,312 50
..	89,108 14	522,965 00	60,250 00
..		184,200 00	204,045 00
..	67,500.00	1,119,687 44	1,061,630 25
..		10,563.30	412,486 70
..	367,920 98	942,828 37	2,941,967 63
..		2,500 00	421,150 00
..	89,500 00	203,937 50	254,850 00
..	156,417.83	1,087,921 25	1,669,382 75
..		5,548 87	467,683 63
..		751 825.00	1,830,000 00
..	115,000 00	112,761 25	2,127,009 01
h	.....	121,303 72	3,565,435.28
..		68,954 36	357,311.89
..		1,039.3 8 30	1,565,198 37
..	.....	154,665 45	1,812,218 30
..	118,373 19	263,002.92	1,718,198 00
..	9,015.50	225,194 50	400,300 00
..		
..	.....	5,232 74	332,014.26
..	229,666 67	858,054 80	3,557,120 14
..	543,000 00	302,476 65	3,831,448.35
..	508,245 82	1,261,618.05	3,023,589.06
..	.....	81,733.25	2,155,293.00

NAMES OF COMPANIES.	Value of real estate owned.	Value of bonds and mortgages owned.	Market value of U. S. bonds and securities owned.
Providence, Washington.....	.....	551,835.00	1,224,500.00
Prussian National, U. S. branch.....	800.00	34,306.07	544,608.93
Queen Insurance Co. of America.....	720,104.73	.....	3,424,316.72
Reading Fire.....	25,802.97	313,492.44	442,095.06
Reliance.....	101,043.48	265,630.00	532,800.00
Rochester German.....	211,906.86	430,179.85	406,342.20
Royal, U. S. branch.....	2,143,090.05	195,000.00	3,798,412.55
Royal Exchange Assurance, U. S. branch.....	.....	28,386.03	1,312,956.22
St. Paul Fire and Marine.....	636,350.82	296,475.00	1,171,641.62
Scottish Union and National, U. S. branch.....	218,457.56	1,141,677.67	1,974,216.20
Security Fire, Connecticut.....	86,608.62	296,267.01	429,080.00
Springfield Fire and Marine.....	125,000.00	1,448,815.23	2,691,678.77
Spring Garden.....	366,001.17	113,974.61	771,006.39
San Insurance Office, U. S. branch.....	261,189.97	313,424.73	1,530,285.27
Sven Fire and Life, U. S. branch.....	138.76	.....	521,246.74
Thuringia, U. S. branch.....	.....	37,408.79	810,105.99
Traders Fire, Illinois.....	45,746.17	501,105.25	1,581,504.15
Trans-Atlantic, U. S. branch.....	.....	15,872.50	538,842.50
Union Fire, Pennsylvania.....	160,000.00	44,621.37	244,466.38
Union Assurance Society, U. S. branch.....	200,000.00	71,038.50	1,057,331.50
United Fire, Maryland.....	65,300.00	6,800.00	420,089.75
United States Fire, New York.....	46,000.00	318,339.50	259,031.75
Victoria Fire, New York.....	.....	28,527.50	219,482.50
Westchester Fire, New York.....	225,047.64	963,912.86	1,407,499.64
Western Assurance, Canada.....	.....	23,241.84	1,357,190.90
Western Underwriters Assn., Illinois.....	.....	280,859.84	100,152.66
Williamsburg City Fire, New York.....	629,000.00	313,765.42	965,834.58
Total non-Iowa companies.....	\$25,095,534.76	\$53,257,946.60	\$152,828,904.30
Total Fire companies.....	\$25,478,424.48	\$54,523,439.61	\$152,916,627.82
COMPANIES OTHER THAN FIRE.			
Alliance Hail and Cyclone, Minnesota.....	.....	47,995.00	.....
American Bonding and Trust.....	23,464.44	100,782.59	999,990.52
American Surety.....	3,028,217.16	95,573.41	1,079,447.85
Aetna Indemnity.....	.....	10,052.00	290,955.50
Bankers Mutual Casualty.....	.....	.....	.....
City Trust Safe Deposit and Surety.....	660,022.27	76,413.37	1,329,597.24
Continental Casualty.....	.....	199,054.62	94,585.38
Employers Liability Assur. Corp., U. S. Br.	.....	.....	1,252,862.80
Fidelity and deposit.....	600,000.00	.....	3,364,357.00
Guarantee Co. of North America, Canada	73,600.62	16,284.00	814,888.67
Hartford Steam Boiler Insp. and Ins. Co.	30,712.00	543,751.00	1,736,064.00
Lawyers Surety.....	16,200.00	11,206.80	707,141.60
Lloyds Plate Glass.....	245,763.18	16,485.67	302,800.28
London Guarantee and Accident, U. S. Br.	.....	40,124.77	971,578.63
Maryland Casualty.....	.....	52,192.07	1,192,330.38
Metropolitan Plate Glass.....	150,000.00	225,687.92	32,747.08
National Surety.....	11,225.00	27,851.14	1,241,003.25
New Amsterdam Casualty.....	.....	2,487.50	284,087.50
New Jersey Plate Glass.....	5,648.56	150,101.44	.....
New York Plate Glass.....	.....	41,224.01	298,960.99
Ocean Accident and Guarantee, U. S. Br.	.....	13,749.16	1,345,083.34
Preferred Accident.....	.....	20,805.40	616,339.60
Standard Life and Accident.....	87,930.43	263,290.48	514,427.52
State Mutual Hail, Minnesota.....	.....	.....	.....
Union Casualty and Surety.....	.....	99,985.00	250,000.00

UED.

1,560,639.06	17,662,042.57	14,885,471.85	1,278,809.39	5,931,386.97	1,859,628.41
17,640.58	25,906.82	2,712.69	.....	1,214.41	77,848.92
30,179.39	84,105.39	59,107.93	.....	94,188.61	1,641,065.67
3,664.59	263,930.37	75,953.73	.....	.....	5,217,513.48
.....	17,576.55	.....	.....	8,956.67	331,205.31
.....	4,791.50	75,824.21	.....	9,372.83	89,988.54
23,943.00	669,899.90	144,673.69	.....	9,330.35	3,348,355.32
4,240.12	23,352.77	59,874.12	.....	25,845.16	408,952.17
10,134.58	2,259.89	224,716.36	.....	61,409.97	1,551,383.60
.....	319,584.71	97,372.08	.....	.....	4,381,313.79
7,951.08	125,958.40	.....	.....	3,438.94	1,042,121.71
12,616.93	150,068.37	223,391.28	.....	4,423.48	2,701,027.06
4,633.14	10,302.36	6,909.74	.....	.....	756,483.64
19,236.82	21,328.10	45,551.14	.....	.....	651,165.19
9,724.08	50,899.09	99,193.33	.....	.....	1,171,519.90
4,430.00	117,337.63	245,508.93	.....	110,446.52	2,326,095.53
482.92	22,554.82	30,803.05	.....	4,600.46	466,876.25
8,416.72	67,967.70	22,009.05	.....	97,168.79	1,508,541.65
3,622.77	225,948.79	60,867.39	.....	3,371.72	540,385.67
1,616.44	16,123.54	11,710.63	.....	3,254.44	188,455.05
.....	25,509.77	30,821.48	.....	.....	396,516.25
8,217.50	30,370.39	33,839.13	.....	7,952.77	1,439,212.29
2,788.15	170,748.46	215.85	.....	88,334.15	899,231.61
12,049.10	96,702.47	179,998.13	.....	824.50	1,155,222.63
.....	2,456.04	3,330.41	.....	1,097.58	6,884.03
2,300.95	41,441.08	31,349.66	.....	51,934.83	477,011.52

TABLE

NAMES OF COMPANIES.	Value of real estate owned.	Value of bonds and mortgages owned.	Market value of U. S. bonds and securities owned.
United States Casualty.....	\$,000 00	.....	1,000,347.94
United States Fidelity and Guaranty.....	138,467 04	25,923 64	850,918 11
Western Mut. Hail and Cyclone, Minn.....	.....	.....	.....
Total of companies other than Fire.	\$ 5,076,250.70	\$ 2,141,110.99	\$ 20,501,408.18
Grand total	\$30,554,675.18	\$56,664,550.60	\$173,418,036.00

ED.

Interest due and accrued.	Cash in office and bank.	Amount of premiums in course of collection not over 3 months past due.	Amount of premium notes not matured	All other assets.	Total gross assets.
6,324.98	78,976.30	57,169.07	.....	979.09	1,148,790.38
16,445.36	266,740.52	90,581.45	.....	76,332.71	2,256,197.83
.....	21.56	.....	.....	3,050.98	3,072.54
\$ 210,659.20	\$ 2,932,863.29	\$ 1,913,484.53	. . . . .	\$ 667,548.96	\$ 36,222,437.53
\$ 1,771,298.26	\$ 20,594,905.86	\$ 16,798,956.38	\$ 1,278,809.39	\$ 6,599,935.93	\$ 318,082,065.94

A classified exhibit of gross liabilities, December 31, 1900.

NAME OF COMPANIES.	Adjusted and un- adjusted.	
IOWA COMPANIES.		
American Mutual Fire.....	\$ 500.00	\$
Anchor Mutual	2,117.50	
Atlas Mutual	57.89	
Capital	1,627.25	
Century.....		
Dairy Mutual.....	2,007.86	
Des Moines.....	1,193.53	
Dubuque Fire and Marine.....	5,000.00	
Farmers	4,192.38	
Fidelity.....	1,810.89	
Hawkeye	2,715.91	
Iowa Home		
Iowa Merchants' Mutual	3,439.71	
Iowa State.	2,304.00	
Merchants and Bankers Mutual.....		
Mill Owners Mutual.....	14,500.00	
Security ..	2,721.73	
State	2,744.25	
Total Iowa companies.....	\$ 46,932.90	\$
OTHER THAN IOWA COMPANIES.		
Aetna	413,017.90	
Aachen and Munich, U. S. branch.....	49,388.86	
Agricultural.....	80,755.04	
American, Massachusetts	13,410.16	
American, New Jersey.....	70,211.33	
American Central	52,836.38	
American, Pennsylvania.....	120,111.49	
American, New York.....	98,444.16	
Atlas Assurance, U. S. branch.....	57,272.16	
Baloise Fire, U. S. branch ..	32,860.61	
British American Assurance, U. S. branch.....	105,334.39	
Buffalo Commercial, ..	7,439.77	
Buffalo German ..	23,267.27	
Caledonian, U. S. branch.	101,209.34	
Citizens, New Jersey.	29,041.50	
Citizens, Pennsylvania ..	20,347.53	
Colonial, New York	67,953.05	
Commercial Union, U. S. branch....	295,525.00	
Concordia Fire	22,780.51	
Connecticut	171,824.49	
Continental.....	330,851.75	
Delaware	61,792.00	
Detroit Fire and Marine.....	20,099.96	
Eagle Fire	14,879.25	

Companies, other than Life, doing business in Iowa.

	All other claims.	Total liabilities except capital stock.	Capital stock paid up.	Net surplus over capital and all liabilities.
.....	20,750 00	22,850 00	.....	.....
.....	24,157 82	28,465 32	.....	.....
.....	.....	179 10	.....	.....
69 79	1,515.82	94,812 86	25,000.00	59,099 97
59 88	.....	7,159 88	25,000 00	7,724.81
.....	108 75	3,344.25	.....	.....
24 60	1,664.04	343,233.06	25,000.00	70,761.42
69 19	10,000.00	104,969.19	100,000.00	216,652.49
29 62	6,129.80	398,402.21	100,000.00	86,809.90
53 79	4,276.19	65,360.87	25,000.00	.....
.....	.....	409,115.87	25,000.00	231 885 69
.....	.....	7,168.80	25,000.00	6,952.04
.....	5,200 00	9,188.52	.....	.....
.....	20,206.55	23,110.55	.....	.....
.....	18,283.62	18,507.72	.....	.....
.....	.....	14,500.00	.....	.....
99 09	1,019.55	57,640.37	100,000.00	48,285.07
40 92	4,498.82	187,526.99	100,000.00	41,272.98
21 64	\$ 117,910 96	\$ 1,795,536.16	\$ 550,000.00	\$ 769,504.37
.....	259,886 50	4,047,342.69	4,000,000.00	5,309,951 03
56 44	16,029.26	417,815 55	.....	478,844.43
76 86	.....	1,174 995.80	500,000.00	543,540.55
07 91	9,912 93	192,631 00	300,000.00	115,202.03
57 27	4,127.35	1,458,795.95	600,000.00	1,599,792.15
17 61	.....	773,404 01	600,000 00	625,892.07
28 68	577,377 46	1,729,704 58	500,000 00	247,360.42
51 49	7,620.76	711,761 09	400,000.00	312,208.55
40 52	5,936.00	586,547.75	.....	.....
.....	14,119.29	273,262.36	.....	545,458 89
.....	.....	794,429.25	.....	457,878.85
25 95	.....	108,389 04	200,000.00	35,713.90
44 95	.....	370,979 13	200,000 00	1,447,373 95
57 28	10,000.00	1,041,622.74	.....	809,235.04
.....	3,776.08	367,010 58	300,000.00	101 553.11
.....	8,194.46	211,407 98	500 000.00	102 639.98
36 87	13,910 86	229,100.78	200,000.00	102,172.39
28 72	104,900.11	2,313 677.83	.....	1,402,759 50
25 21	.....	568,520 72	200,000.00	159,971.32
.....	.....	1,989,234.12	1,000,000.00	1,092,661 01
.....	483,947.90	5,127,732.17	1,000,000 00	4,510,539 30
.....	109,001.50	699,549.30	702,875.00	105,790.85
.....	.....	199,465 04	500,000 00	645,896.40
.....	13,092.58	207,602.14	300,000.00	782,832.36

—CONTINUED.

Unearned premi- ums.	All other claims.	Total liabilities ex- cept capital stock.	Capital stock paid up.	Net surplus over capital and all other liabilities.
252,661.01	1,296.60	276,099.57	200,000.00	101,412.48
332,477.22	14,210.10	388,422.32	400,000.00	130,080.86
376,344.87	7,645.08	412,361.53	.....	328,642.98
2,308,380.54	2,125,297.21	4,747,848.18	500,000.00	920,781.54
334,200.76	35,332.46	401,396.20	900,000.00	182,618.65
414,127.97	17,803.55	468,546.62	1,000,000.00	1,147,127.89
1,418,288.18	.....	1,589,982.40	1,000,000.00	1,341,866.48
488,200.73	1,051,749.33	1,577,164.22	400,000.00	1,054,286.23
2,028,938.02	.....	2,130,242.58	200,000.00	1,275,221.70
215,351.02	1,070.35	229,357.95	200,000.00	71,066.75
1,563,778.00	.....	1,645,349.61	1,000,000.00	2,275,975.38
202,622.29	159.15	247,556.77	400,000.00	340,784.29
2,742,697.42	178,704.50	3,293,285.02	1,000,000.00	4,267,711.70
404,393.01	655,897.51	1,083,473.89	300,000.00	616,824.45
931,093.40	10,000.00	991,657.68	200,000.00	2,227,190.09
1,123,126.19	26,056.25	1,316,147.64	200,000.00	200,517.48
990,395.15	.....	1,053,345.15	.....	499,580.89
1,328,136.32	51,362.40	1,622,642.40	1,000,000.00	485,663.30
5,497,046.72	.....	6,122,195.12	1,250,000.00	3,548,179.81
260,326.13	23,164.00	319,378.63	.....	529,127.25
4,546,125.00	220,720.75	5,296,164.56	3,000,000.00	5,297,498.84
936,622.80	750.00	1,048,384.36	.....	806,972.17
3,397,408.67	786,051.50	4,731,842.17	3,000,000.00	1,778,537.59
55,321.29	.....	61,061.13	200,000.00	86,651.15
1,392,339.06	11,764.85	1,669,855.41	.....	598,882.12
226,174.47	5,404.27	285,358.70	.....	407,946.88
433,812.47	18,110.08	501,365.72	.....	373,658.30
56,328.14	9,000.00	77,033.14	200,000.00	74,944.05
3,772,409.96	654,927.57	4,937,411.62	.....	4,709,385.80
777,280.33	65,994.59	1,006,081.92	.....	1,409,009.73
1,466,834.54	29,159.94	1,633,628.77	.....	940,909.79
131,401.71	252,869.34	404,511.00	250,000.00	561,796.14
517,043.99	.....	588,568.84	.....	340,339.18
1,035,248.25	32,602.73	1,242,421.66	.....	551,693.45
125,478.00	90,260.37	266,401.18	500,000.00	38,013.55
152,064.38	283,423.90	457,734.80	250,000.00	215,962.57
122,466.04	6,295.90	144,285.33	400,000.00	24,347.22
651,115.12	21,902.45	768,761.65	400,000.00	183,135.35
217,089.73	2,406.44	237,777.34	400,000.00	170,480.48
109,825.27	8,760.99	133,386.36	200,000.00	100,018.20
821,032.72	53,141.91	940,500.13	200,000.00	1,355,352.28
208,195.78	20,437.63	363,418.70	.....	208,011.88
2,045,419.76	95,000.00	2,387,909.63	1,000,000.00	1,533,879.71
144,432.22	17,348.73	181,267.95	200,000.00	155,693.85
109,589.41	8,044.42	126,135.18	250,000.00	309,524.65
1,177,182.78	5,802.42	1,363,771.24	1,000,000.00	1,003,255.03
237,004.21	17,790.13	289,972.67	.....	276,262.00
1,354,147.26	17,829.56	1,544,805.51	500,000.00	811,835.21
1,021,688.09	12,600.37	1,184,923.93	.....	1,526,556.23
2,010,650.06	5,313.51	2,333,366.02	.....	1,910,115.97
287,544.43	18,772.75	344,247.23	200,000.00	45,404.21
1,240,177.16	9,935.42	1,300,740.20	600,000.00	1,000,630.74
1,247,221.04	27,708.42	1,419,101.82	.....	933,017.96
928,604.80	20,845.08	1,171,648.12	500,000.00	664,041.36
319,947.18	20,409.09	381,699.87	200,000.00	121,143.46

TABLE No. 5

NAME OF COMPANIES.	Adjusted and un- adjusted.	Revised and dis- puted
Palatine, U. S. branch.....	.....	.....
Pelican Assurance, New York.....	15,212 00	.....
Pennsylvania Fire, Pennsylvania.....	192,319. 02	8,600 00
Phoenix Fire, New York.....	238,615. 50	.....
Phoenix Fire, Connecticut.....	242,956 37	10,105 44
Phoenix Assurance, U. S. branch.....	293,716 12	22,225 00
Providence Washington, Rhode Island.....	174,290 26	18,123 96
Prussian National, U. S. branch.....	40,147 97	4,340 00
Queen Insurance, of America.....	147,710 66	35,842 84
Reading Fire, Pennsylvania.....	18,444 83	13,300 00
Reliance Fire, Pennsylvania.....	39,254 70	8,300 00
Rochester German, New York.....	19,377 77	7,000 00
Royal Insurance, U. S. branch.....	396,627 13	102,301 57
Royal Exchange Assurance, U. S. branch..	73,777 80	5,200 20
St. Paul Fire and Marine, Minneapolis.....	147,429 19	14,944 07
Scottish Union and National, U. S. branch.....	227,665 58	12,300 00
Security Fire, Connecticut.....	47,926 55	404 30
Springfield Fire and Marine, Massachusetts.....	172,055 81	20,350 00
Spring Garden, Pennsylvania.....	23,508 65	14,105 40
Sun Insurance office, U. S. branch.....	180,547 16	13,753 00
Svea Fire and Life, U. S. branch.....	38,709 55	8,343 00
Thuringia, U. S. branch.....	36,713 18	.....
Traders Fire, Illinois.....	95,363 03	11,434 00
Trans Atlantic, U. S. branch.....	28,854 83	10,720 50
Union Fire, Pennsylvania.....	29,915 05	4,000 00
Union Assurance Society, U. S. branch.....	170,383 30	13,450 00
United Fire, Maryland.....	23,575 60	700 00
United States Fire New York.....	40,383 05	5,503 48
Victoria Fire, New York.....	5,523 75	.....
Westchester Fire New York.....	125,192 24	7,050 00
Western Assurance, Canada.....	161,661 14	14,624 15
Western Underwriters Association, Illinois.....	13,268 63	1,450 00
Williamsburg City Fire Insurance, New York...	45,424 43	2,340 15
Total Non-Iowa Companies.....	\$ 12,226,326 20	\$ 1,279,228 14
Total Fire Companies.....	\$ 12,273,259 10	\$ 1,295,808 50
COMPANIES OTHER THAN FIRE.		
Alliance Hail and Cyclone, Minnesota.....	.....	.....
American Bonding and Trust, Maryland.....	24,803 47	.....
American Surety, New York.....	95,217 68	196,774 24
Aetna Indemnity, Connecticut.....	9,065 75	.....
Bankers Mutual Casualty, Iowa.....	984 53	.....
City Trust, Safe Deposit and Surety, Pennsylvania...	8,326 19	54,100 71
Continental Casualty, Indiana.....	703 60	1,447 44
Employers Liability Assurance Corporation, U. S. branch	56,340 00	280,520 00
Fidelity and Deposit, Maryland.....	49,607 70	104,555 50
Guarantee Company of North America, Canada.....	30,772 56	33,714 44
Hartford Steam Boiler Inspection and Insurance, Conn.....	17,851 85	.....
Lawyers Surety, New York.....	9,605 07	710 00
Lloyds Plate Glass Insurance, New York.....	3,340.74	.....
London Guarantee and Accident, U. S. branch.....	284,079 80	12,100 00
Maryland Casualty, Maryland.....	71,798 44	127,554 50
Metropolitan Plate Glass Insurance, New York.....	5,543 96	.....
Minnesota Farmers Hail Minn.....	.....	.....
National Surety, New York.....	25,504 55	18,037 50
New Amsterdam Casualty, New York.....	23,212 00	13,235 00
New Jersey Plate Glass Insurance, New Jersey.....	1,552 94	.....

—CONTINUED.

Unearned premi- ums.	All other claims.	Total liabilities ex- cept capital stock.	Capital stock paid up.	Net surplus over capital and other liabilities.
73,772.75	8,159.10	97,143.85		892,000.00
1,719,001.59	851,117.95	2,771,038.56		283,275.00
3,039,403.97	10,844.31	3,288,863.78	400,000.00	2,163,883.97
2,087,882.17		2,340,944.32	1,000,000.00	1,533,779.64
			2,000,000.00	1,242,549.93
1,500,674.16	190,179.03	2,096,794.31		706,749.98
929,440.84		1,121,864.96	500,000.00	500,432.47
358,101.97	2,234.83	404,834.77		339,331.32
1,577,485.57	55,426.45	1,816,502.86	500,000.00	2,349,203.86
328,657.45	4,708.11	364,810.39	250,000.00	284,960.64
294,864.03	135,240.24	477,658.97	300,000.00	230,394.41
379,193.82	1,122.86	466,694.15	200,000.00	571,920.95
3,513,547.85	568,668.71	4,581,245.26		2,488,996.21
604,466.94	7,067.67	690,419.61	200,000.00	608,741.76
1,182,868.63	35,154.53	1,380,396.42	500,000.00	725,995.70
1,655,789.26	97,267.00	1,993,021.84		2,224,054.89
451,826.26	36,390.99	537,038.80	300,000.00	162,566.39
1,569,772.79		1,762,179.54	1,500,000.00	1,819,143.41
378,464.44	419,197.91	835,281.46	400,000.00	103,471.81
1,347,856.63	13,783.85	1,555,940.64		980,520.91
327,824.79	19,962.07	394,809.41		316,185.14
609,574.16	1,714.67	648,002.01		363,343.10
787,288.05		894,086.08	500,000.00	1,011,898.06
290,307.22	1,752.44	331,641.99		310,070.82
206,100.19	33,862.82	273,878.06	200,000.00	55,536.86
697,292.93	10,809.63	891,935.86		724,310.28
145,528.46	15,936.30	185,740.36	250,000.00	115,178.61
260,461.89	26,479.10	332,887.52	250,000.00	140,020.17
44,501.47		50,025.22	200,000.00	4,967.09
1,290,360.44		1,423,502.68	300,000.00	1,219,258.36
1,150,782.93		1,327,078.22		638,430.58
229,831.03		244,649.66	200,000.00	42,453.81
916,091.01	9,942.83	674,304.42	250,000.00	1,120,894.62
\$ 107,930,339.64	\$ 11,249,990.94	\$ 132,685,894.92	\$ 45,602,875.00	\$ 99,326,376.84
\$ 109,544,461.28	\$ 11,367,901.90	\$ 134,481,431.08	\$ 46,152,875.00	\$ 100,095,881.21
210,408.30	3,143.25	238,355.02	1,000,000.00	403,676.65
592,251.67		883,867.84	2,500,000.00	1,833,645.64
61,054.37	2,204.50	72,324.62	250,000.00	8,880.69
63,755.70	19,281.56	84,026.79		5,961.75
129,824.89	2,395,730.97	2,588,081.76	500,000.00	260,273.56
54,768.17		56,918.25	300,000.00	52,033.92
644,565.51	11,268.46	992,673.97		558,709.63
640,248.39		805,411.48	1,500,000.00	2,075,902.31
84,837.38	11,246.67	160,571.93		881,549.78
1,561,434.36		1,579,286.21	500,000.00	621,740.85
30,080.99	1,718.80	51,174.86	500,000.00	205,308.78
232,967.02	28,771.79	265,138.55	250,000.00	136,026.64
96,047.78	60,000.46	741,228.04	200,000.00	230,291.86
673,725.49	25,029.75	898,113.18	750,000.00	677,982.35
142,839.24	5,074.34	153,457.54	100,000.00	213,418.71
261,987.48	108,687.41	416,217.03	500,000.00	592,324.62
193,578.43	627.51	220,672.94	314,400.00	45,312.73
55,945.22	438.34	57,936.48	100,000.00	30,518.57

TABLE No. 5

NAME OF COMPANIES.	Adjusted and un- adjusted.	Retained and dis- puted.
New York Plate Glass, New York	3,253.58	.....
Ocean Accident and Guarantee Corporation, U. S. branch .	5,806.00	48,240.85
Preferred Accident Insurance, New York.....	78,000.00	.....
Standard Life and Accident, Michigan.....	68,085.00	112,440.00
State Mutual Hail Insurance, Minn.....	3,500.00	.....
Union Casualty and Surety, Missouri.....	8,970.02	32,600.00
United States Casualty, New York.....	36,070.00	61,940.00
United States Fidelity and Guaranty, Maryland.....	20,120.48	10,150.86
Western Mutual Hail and Cyclone Insurance, Minn.....	.....	500.00
Total other than Fire Companies	\$ 942,280.81	\$ 1,109,309.22
Grand Total	\$ 13,215,539.91	\$ 2,405,118.02

—CONTINUED.

Unearned premi- ums.	All other claims.	Total liabilities ex- cept capital stock.	Capital stock paid up.	Net surplus over capital and all other liabilities.
128,090.93	7,096.29	138,440.80	100,000.00	158,075.45
259,569.38	.....	313,616.26	.....	1,125,506.03
430,066.78	2,723.35	510,790.13	200,000.00	188,441.48
506,484.75	12,851.36	699,861.11	250,000.00	205,361.52
.....	390.00	3,890.00	.....	.....
92,041.88	1,185.00	134,797.80	250,000.00	92,213.72
352,116.52	33,663.86	483,790.38	300,000.00	365,000.00
461,358.60	.....	491,629.94	1,500,000.00	264,567.89
.....	900.00	1,400.00	.....	.....
\$ 8,260,049.23	\$ 2,732,033.65	\$ 13,043,672.91	\$ 11,664,400.00	\$ 11,122,253.38
\$ 117,804,510.51	\$ 14,099,935.55	\$ 147,525,103.99	\$ 57,817,275.00	\$ 111,218,134.59

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THIRTY-SECOND ANNUAL REPORT

OF THE

AUDITOR OF STATE

OF THE STATE OF IOWA

ON

INSURANCE

1901

VOLUME II

LIFE

FRANK F. MERRIAM

AUDITOR OF STATE

Compiled from annual statements, for the year ending December 31, 1900

DES MOINES:
BERNARD MURPHY, STATE PRINTER
1901

STATE OF IOWA,
OFFICE OF AUDITOR OF STATE, }
DES MOINES, May 1, 1901 }

Hon. Leslie M. Shaw, Governor:

SIR—I have the honor to submit herewith for your consideration Part II of the Thirty-second Annual Insurance report. This part of the insurance report relates to life insurance business in the various classes transacted in this state by insurance companies, associations, and societies. The number of these organizations authorized to transact business in this state for the year 1900 was as follows:

LEVEL PREMIUM COMPANIES.

Iowa companies (joint stock)	4
Iowa companies (mutual)	4
Non-Iowa companies (joint stock)	22
Non-Iowa companies (mutual)	12

STIPULATED PREMIUM COMPANIES.

Iowa companies	1
Non-Iowa companies	1

ASSESSMENT ASSOCIATIONS.

Iowa associations	9
Non-Iowa associations	10
Iowa accident associations and companies	5
Non-Iowa accident associations and companies	3

FRATERNAL BENEFICIARY SOCIETIES.

Iowa societies	17
Non-Iowa societies	37

The following organizations were admitted and authorized to transact their appropriate business in this state during the year 1900:

LEVEL PREMIUM COMPANIES.

The Mutual Life & Trust Company, Des Moines, Iowa. Authorized capital stock, \$100,000, of which \$25,000 is paid in cash.

The Security Life & Savings Insurance Company, Des Moines, Iowa. Authorized capital stock, \$400,000, of which \$100,000 is paid in cash.

IOWA INSURANCE REPORT.

ASSESSMENT ASSOCIATIONS.

The World Mutual Life Association, Des Moines, Iowa.

The I. O. O. F. Mutual Life Insurance Society, Philadelphia, Pa.

STIPULATED PREMIUM COMPANIES.

The American Life Association, Des Moines, Iowa, was reorganized during the year under chapter LXV, laws of the Twenty-eighth General Assembly, as stipulated premium company under the name of the "American Life Insurance Company." Authorized capital stock, \$50,000.00, of which \$25,000.00 is paid up in cash.

The National Mutual Life Association and the Northwestern Life Association, both of Minneapolis, Minnesota, have been consolidated and reorganized under the laws of Minnesota as a stipulated premium company under the name of "The Northwestern National Life Insurance Company" and as such has been admitted to transact its appropriate business in this state under the stipulated premium law.

ASSESSMENT ACCIDENT ASSOCIATIONS.

Protective Accident Association, Cedar Falls, Iowa.

FRATERNAL BENEFICIARY SOCIETIES.

African Monarchs of America.....	Sioux City, Iowa
Fraternal Choppers of America	Boone, Iowa
Fraternal Pilgrims of America.....	Albia, Iowa
The Katolicky Delnick (Catholic Workmen).....	St. Paul, Minnesota
The Protestant Protective Association.....	Des Moines, Iowa
The Safety Fund Insurance Society.....	Syracuse, N. Y.

The Bohemian Slavonian Benevolent Association of New York, New York, did not file its statement in time for publication in this report, although authorized to transact business in this state.

NOTES REGARDING LIFE INSURANCE COMPANIES, ASSOCIATIONS, AND SOCIETIES.

CAPITAL STOCK INCREASED.

The National Life & Trust Company, Des Moines, Iowa, having an authorized capital stock of \$200,000, of which \$50,000 was paid up in cash, increased the amount paid up in cash to \$100,000 on April 1, 1901.

The Northwestern Life & Savings Company, Des Moines, Iowa, having an authorized capital stock of \$100,000, of which \$25,000 was paid up in cash, increased the capital stock paid up in cash to \$100,000 on February 1, 1901.

CHANGES PLAN AND RE-ORGANIZES.

Chicago Life Association, Des Moines, Iowa, organized as a stipulated premium and assessment life insurance association, has re-organized and is now transacting business on the level premium plan, as provided in Chapters 6 and 8, of the Code, under the name, Chicago Life Insurance Company.

IOWA INSURANCE REPORT.

v

CHANGE IN NAME.

The Odd Fellows Annuity Association, Des Moines, Iowa, has changed its name to the Annuity Life Association.

The Acme Life Insurance Company, Marshalltown, Iowa, has been moved to Des Moines, and is now known as the Continental Life Insurance Company.

The German American Mutual Life Association, Burlington, Iowa, has changed its name to the German American Equation Premium Life Association.

The Imperial Accident Association, Des Moines, Iowa, has changed its name to the Great Western Accident Association.

TRANSFERS AND CONSOLIDATIONS.

The following organizations have transferred their assets and business as follows:

Assessment Life Associations.

Economic Life Association, Clinton, Iowa, to the Des Moines Life Insurance Company, Des Moines, Iowa.

Midland Life Association, Fort Dodge, Iowa, to Chicago Life Insurance Company, Des Moines, Iowa.

Northern Life Association, Marshalltown, Iowa, to National Mutual Life Association, Minneapolis, Minnesota.

Federal Life Association, Davenport, Iowa, to National Mutual Life Association, Minneapolis, Minnesota.

United States Life Association, Davenport, Iowa, to Illinois Life Insurance Company, Chicago, Illinois.

South-Western Mutual Life Association, Marshalltown, Iowa, to Conservative Life Insurance Company, Los Angeles, California.

Western Mutual Life Insurance Association, Chicago, Illinois, to Illinois Life Insurance Company, Chicago, Illinois.

Assessment Accident Associations.

Peoples Accident Association, Des Moines, Iowa, to Continental Casualty Company, Hammond, Indiana.

Railway Officials & Employees Accident Association, Indianapolis, Indiana, to Continental Casualty Company, Hammond, Indiana.

Metropolitan Accident Association, Chicago, Illinois, to Continental Casualty Company, Hammond, Indiana.

Fraternal Beneficiary Societies.

Northwestern Legion of Honor, Marengo, Iowa, to Safety fund Insurance Society, Syracuse, New York.

Columbia Hearthstone, Iowa City, Iowa, to Ancient Order of the Red Cross, Waverly, Iowa.

Twentieth Century Benefit Union, Creston, Iowa, to Bankers Union of the World, Omaha, Nebraska.

Home Forum Benefit Order, Chicago, Illinois, to Safety Fund Insurance Society, Syracuse, New York.

IOWA INSURANCE REPORT.

THE FOLLOWING ORGANIZATIONS FAILED TO MAKE STATEMENT
TO THIS DEPARTMENT AS OF DECEMBER 31, 1900, AND ARE
NO LONGER AUTHORIZED TO TRANSACT BUSINESS
IN IOWA.

LEVEL PREMIUM COMPANIES.

American Union Life Insurance Company of New York, New York.

ASSESSMENT ASSOCIATIONS.

Chicago Guarantee Fund Life Society, Chicago, Illinois.
Knight Templars & Masonic Mutual Aid Association, Cincinnati, Ohio.
Triple Link Life Insurance Company Chicago, Illinois.

FRATERNAL BENEFICIARY SOCIETIES.

Supreme Lodge National Reserve Association, Kansas City, Missouri.
United Moderns, Denver, Colorado.

The Royal Brotherhood of America, Des Moines, Iowa, has ceased transacting business. The officers settled up the affairs of this organization which were in a very unsatisfactory condition, as best they could. The membership has all lapsed although the organization yet stands as an incorporation.

REFUSED TO COMPLY WITH DEPARTMENT REQUIREMENTS.

The Mutual Reserve Fund Life Association of New York, is not authorized to transact further business in this state. The department ordered an examination of this association in October, 1900. The association permitted the examiner to proceed for some days but suddenly the officers refused further access to the books of the association, preferring to withdraw from the state rather than to have the examination completed. The association refused to pay the expense of this partial examination and suit has been brought to compel the payment of the same. Suit is now pending in the district court of Polk county.

Owing to complaints and rumors regarding the condition of the General Assembly of the American Benevolent Association of St. Louis, Missouri, the department ordered an examination. The management refused to permit the examiner access to the books and the association's certificate of authority was revoked February 27, 1901, said association now having no authority to transact business in this state.

The National Accident Society of New York was not re-authorized to transact business in Iowa. The society was notified the department would expect to make an examination of its affairs during the current year. The society with drew its application for admission to the state rather than permit an examination.

PLACED IN HANDS OF RECEIVER.

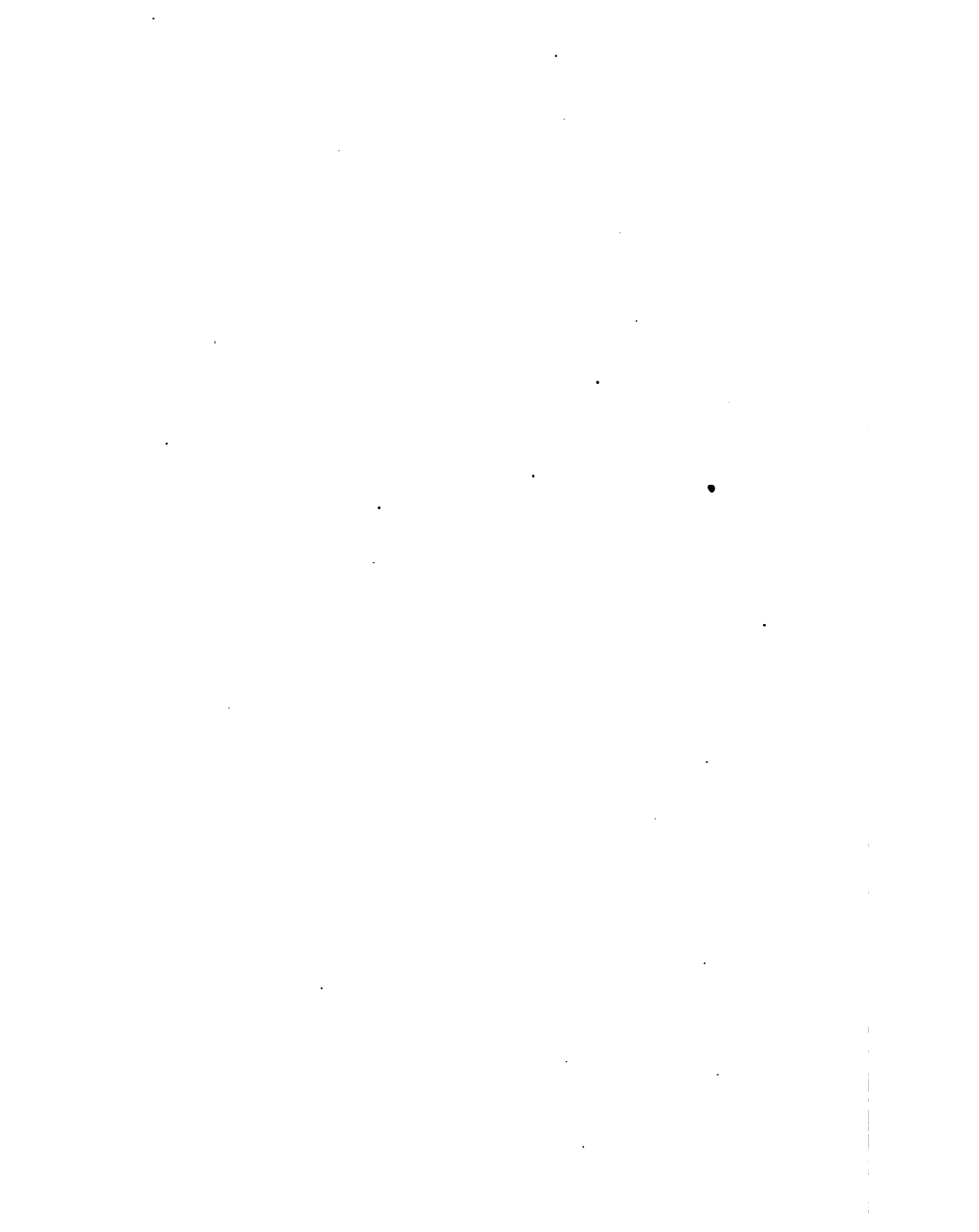
The United States Mercantile Indemnity Association, Des Moines, Iowa, was placed in the hands of a receiver by the district court of Polk county. Mr. Clarence L. Leeds, whose address is No. 314 Manhattan block, Des Moines, Iowa, was appointed receiver.

The following table exhibits the number of life insurance companies and associations doing business in Iowa during 1900, and making annual statements to this office as of December 31, 1900; also showing the number of policies and amount of insurance in force in Iowa under such policies December 31, 1900:

COMPANIES.	Number of companies.	Number of policies in force December 31, 1900.	Amount of insurance in force December 31, 1900.
Iowa Life Companies	8	24,247	\$ 25,258,789
Non-Iowa Life Companies	34	112,594	132,276,103
Assessment Associations	19	30,653	55,037,546
Stipulated Premium Associations	1	3,200	5,162,785
Assessment Accident Associations	1	11,627	22,443,350
Fraternal Beneficiary Societies and Orders	54	171,123	274,070,212
Total	124	353,444	\$ 514,248,775

Respectfully Submitted,

FRANK F. MERRIAM,
Auditor of State.



PART II.

CONTAINING

Annual statements of Life Insurance Companies, Stipulated Premium and Assessment Life Insurance Companies and Associations, and Fraternal Beneficiary Orders, made to, and filed with the Auditor of State, 1901.

Statistical tables Nos. 1, 2 and 3, exhibiting the condition and business of all Life Insurance Companies transacting business in Iowa in 1900, and filing annual statements in 1901.

ANNUAL STATEMENTS
OF
LIFE INSURANCE COMPANIES
AND
Life Companies Transacting Accident Insurance Business
in Iowa in 1900 and Filing Statements in 1901.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

CENTRAL LIFE ASSURANCE SOCIETY OF U. S.

Organized under the laws of the State of Iowa, made to the Auditor of State of the State
of Iowa, pursuant to the laws thereof.

President, GEO. B. PEAK.

First Vice-President, CHAS. J. PHILLIPS.

Secretary, H. G. EVERETT.

Second Vice-President, M. H. BENSON.

[Incorporated, February 18, 1896.

Commenced business, February 20, 1896]

Home office, 609 and 612 Observatory building

CAPITAL STOCK.

Amount of net ledger assets, December 31st of previous year. . . \$	31,169.12	
Extended at.		\$ 31,169.12

INCOME DURING YEAR.

As shown by the books at home office at close of
business, December 31st.

First year's premiums (except items 3 and 5), less interest included in deferred premiums. \$	34,926.95
Renewal premiums (except items 3 and 5), less interest included in deferred premiums.	25,676.95

Total premium income. \$	60,603.90
Interest on loans on mortgages of real estate. \$	1,199.23
Interest on collateral loans, including premium notes, loans or liens.	220.29

Total rents and interest.	1,419.52
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Total income during the year.	62,023.42
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Sum of both amounts.	\$ 93,192.54
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IOWA INSURANCE REPORT.

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business, December 31st

Installment death claims.....	\$	150.00
Total paid policy holders.....	\$	150.00
Commissions on bonuses to agents (less commission received on re-insurances), new policies, \$26,802.91; renewal policies, \$2,999.82.....		29,802.73
Salaries and allowances for agencies, including managers, agents and clerks.....		1,946.76
Salaries and all other compensation, officers, \$1,400.00; home office employees, \$1,153.25.....		2,553.25
Medical examiners' fees.....		1,839.25
Taxes.....		337.31
Insurance department fees and agents' licenses.....		15.00
Rent (including \$710.00 for company's use of own buildings), less received under sub-lease.....		710.00
Advertising, \$157.54; printing and stationery, \$978.63; postage, \$287.72.....		1,423.89
Legal expenses, \$263.00; for furniture, etc., \$3.68.....		266.68
All other items, viz., actuaries' fees, \$240.00; revenue stamps, \$853.07; incidental expenses, \$203.69.....		1,296.76
(Total miscellaneous expenses, \$1,296.76.)		
Total disbursements.....	\$	40,341.83
Balance.....	\$	52,850.91

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business, December 31st

Mortgage loans on real estate (Schedule B), first liens.....	\$	29,498.00
Loans made to policy-holders on this company's policies assigned as collateral.....		10,900.37
Premium notes on policies in force, of which \$5,879.87 is for first year's premiums.....		5,879.87
Cash deposited in bank.....		2,874.10
Bills receivable, secured.....		3,640.99
Miscellaneous items.....		361.27
Total.....	\$	53,154.60
Deduct ledger liabilities:		
Agents' credit balances, \$298.69; all other, \$5.00.....		303.69
Total net ledger assets, as per balance above.....	\$	52,850.91

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$	\$342.16
Interest due and accrued on collateral loans.....		151.40
Interest due and accrued on premium notes, loans or liens.....		225.06
Total interest due and accrued.....	\$	718.62
Gross premiums, not more than three months due after period of grace, unreported on policies outstanding December 31st		
	New business.	Renewals.
	7,567.52	2,732.50

IOWA INSURANCE REPORT.

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Gross deferred premiums on policies outstanding December 31st.....	3,432.60	2,476.10	
Totals.....	\$ 10,009.12	\$ 5,208.60	
Deduct cost of collection, fifty per cent on "new"; five per cent on "renewals".....	\$ 5,004.56	\$ 260.43	
Net amount of uncollected and deferred premi- ums.....	\$ 5,004.56	\$ 4,948.17	\$ 10,631.35
Other items, furniture, fixtures, supplies, etc.....			1,500.00
Gross assets.....			\$ 64,982.26
Deduct assets not admitted: Supplies, printed matter, stationery, fixtures, safes, etc.....		1,500.00	
Total			\$ 1,500.00
Total admitted assets.....			\$ 63,482.26

NON-LEDGER LIABILITIES.

As shown by the books at home office at the close of business,
December 31st.

Net present value of all the outstanding policies in force on the
31st day of December, 1900, as computed by the company
according to the actuaries table of mortality, with four per
cent interest.

\$ 40,825.31

Net reserve.....	\$ 40,825.31
Net policy claims.....	\$ 40,825.31
Liabilities on policy-holders account.....	40,825.31
Gross divisible surplus.....	22,656.95
Total.....	\$ 63,482.26

EXHIBIT OF POLICIES.

The following is a correct statement of the business of the year on policy account as it stood
at close of business December 31st, according to home office books:

CLASSIFICATION.	Whole Life Policies.		Endowment Policies.		All Other Policies.		Total Nos. and Amounts.	
	No.	Amount.	No.	Amount	No.	Amount.	No.	Amount.
At end of previous year.....	388	760,500	113	122,700	220	277,800	730	1,161,000
New policies issued.....	481	947,000	113	106,800	17	22,000	614	1,075,800
Totals.....	872	1,707,500	226	229,500	246	299,800	1,344	2,236,800
Deduct ceased:								
By death.....	1	3,000					1	3,000
By lapse.....	83	182,700	26	23,146	141	164,300	250	370,146
Total terminated.....	84	185,700	26	23,146	141	164,300	251	373,146
Outstanding end of year.....	788	1,521,800	200	206,354	105	135,500	1,093	1,863,654

MISCELLANEOUS QUESTIONS.

Have the books of the company been kept open after the close of business, December 31st
last for the purpose of making any entry that affects this statement?

Answer. No.

Is there a loading or margin for expenses over the net premium on all policies according to
the actuaries four per cent table?

Answer. Yes.

IOWA INSURANCE REPORT.

Is any surrender value promised in excess of the actuaries four per cent reserve?

Answer. No.

What proportion of premiums on policies issued by the company may be taken in notes, or other form of lien on the policies?

Answer. On first year's premiums, no provision. On renewal premiums, no provision.

Is the business of the company conducted upon the mutual, mixed, or strictly proprietary plan?

Answer. Mutual.

What proportion of the profits of the company may be paid to stock-holders for use of real or guarantee capital?

Answer. None.

Does any officer, director or trustee receive any commission on the business of the company?

Answer. No.

BUSINESS IN IOWA DURING THE YEAR.

	No.	Amount.
Number and amount of policies on the lives of citizens of said state in force December 31st of previous year, on which the premiums were received by the company.....	730	\$ 1,161,000.00
Number and amount of policies on the lives of citizens of said state issued during the year, on which premiums were received by the company.....	614	1,075,800.00
Total.....	1,344	\$ 2,236,800.00
Deduct number and amount which have ceased to be in force during the year.....	251	373,140.00
Total number and amount of policies paid for and in force in said state December 31st last	1,093	\$ 1,863,660.00
Amount of losses and claims on policies in said state incurred during the year.....	1	150.00
Total.....	1	\$ 150.00
Amount of losses and claims on policies in said state settled during the year, in cash, \$150.00; by compromise, none.		
What amount of premiums was collected or secured in said state during the year, in cash and notes or credits, without any deduction for losses, dividends, commission or other expenses?.....		\$ 60,603.90

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

CHICAGO LIFE INSURANCE COMPANY.

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, S. T. MESERVEY.

Secretary, H. P. BAKER.

First Vice-President, J. B. BUTLER.

Second Vice-President, L. C. KURTZ.

[Incorporated, July 3, 1895. Commenced business March 7, 1896.]

[Reincorporated June 20, 1900.]

Home office, Crocker Building, Des Moines, Iowa.

CAPITAL STOCK.

Amount of net ledger assets, December 31st of previous year....	23,831.84	
Extended at.....		\$ 23,831.84

IOWA INSURANCE REPORT.

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INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.

First year's premiums (except items 3 and 5), less interest included in deferred premiums, \$84.14, and \$671.33 for first year's reinsurance.....	\$ 13,935.09
Renewal premiums (except items 3 and 5), less interest included in deferred premiums, \$112.73, and \$172.91 for renewal insurance.....	34,067.55
Surrender values applied to purchase paid up insurance and annuities (see item 13, disbursements).....	50.05
Total premium income.....	\$ 48,052.69
Rents from company's property, including \$240 for company's use of own buildings	\$ 633.61
Interest on loans and mortgages of real estate.....	791.20
Interest on collateral loans, including premium notes, loans or liens.....	117.03
Interest on other debts due the company, and on deposits in banks.....	40.94
Interest on deferred premiums	196.87
Total rents and interest.....	\$ 1,779.65
Ledger assets, other than premiums, received from other companies for assuming their risks.....	\$ 16,774.03
From other sources, viz (profit and loss account must be itemized):	
Cancellation fees.....	121.39
Total income during the year.....	\$ 66,727.76
Sum of both amounts	\$ 90,559.60

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st:

For death claims, \$20,250; additions, \$38.24.....	\$ 20,288.24
Total	\$ 20,288.24
Deduct amount received from other companies for claims on policy of this company reinsured, which is for matured endowments	1,600.00
Total net amount actually paid for losses and matured endowments	\$ 18,688.24
Premium notes voided by lapse.....	930.27
Surrender values applied to purchase paid up insurance and annuities (see item 6, income)	50.05
Total paid policy holders	\$ 19,668.56
Commissions and bonuses to agents (less commission received on reinsurances), new policies, \$8,351.96; renewal policies, \$35.82	\$ 9,187.78
Commuting renewal commissions	403.00
Salaries and allowances for agencies, including managers, agents and clerks.....	1,492.56
Salaries and all other compensation (officers, \$3,596.75; home office employees, \$1,313.15)	4,909.90

Medical examiners' fees, \$863.50; inspection of risks, \$80.50....	944.00
Taxes on new premiums \$94.86; renewal premiums, \$141.45.....	236.31
Taxes on real estate	74.20
Insurance department fees and agents' licenses.....	85.35
Rent (including \$240 for company's use of own buildings), less \$143.33 received under sub-lease.....	959.17
Advertising, \$164.89; printing and stationery, \$1,208.92; postage, \$507.20	1,881.01
Legal expenses, \$224.83; for furniture, etc., \$200	424.83
All other items, viz (profit and loss account must be itemized): express, \$16.05; gas, \$10.01; officers' bonds, \$45.00; actuary service, \$90.00; bank exchange, \$481.83; investigating claims, \$143.64; traveling expenses, \$1,592.49	2,379.02
(Total miscellaneous expenses, \$22,977.13.)	
Total disbursements.....	\$ 42,645.69
Balance	\$ 47,913.91

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at
close of business December 31st.

Book value real estate (Schedule A), incumbered.....	\$ 13,403.90
Mortgage loans on real estate (Schedule B), first liens	25,300.00
Loans made to policy-holders on this company's policies assigned as collateral.	40.00
Cash in company's office, \$1,410.96; deposited in bank, \$3,412.34.	4,823.30
Bills receivable, \$4,276.71; agents' debit balances, \$70.00.....	4,346.71
Total.....	\$ 47,913.91
Total net ledger assets, as per balance above.....	\$ 47,913.91

NON-LEDGER ASSETS.

Interest due, \$181.50, and accrued, on mortgages \$322.40	503.90
Interest due and accrued on premium notes, loans or liens ...	.48
Interest due and accrued on other assets.....	100.00
Market value of real estate, over book value, as per Schedule A.	182.35

	New business.	Renewals.
Gross premiums, not more than three months' due after period of grace, unreported on policies out- standing December 31st.....	\$	285.65
Gross deferred premiums on policies outstanding December 31st	2,365.45	3,271.98
Totals.....	\$ 2,365.45	\$ 3,557.63
Deduct cost of collection, 60 per cent on "new;" 5 per- cent on renewals, ".....	1,519.27	177.88
Net amount of uncollected and deferred pre- miums	\$ 846.18	\$ 3,379.75
Other items, furniture, fixtures, safes, etc.....		900.00
Gross assets		\$ 53,826.57
Deduct assets not admitted.		
Supplies, printed matter, stationery, furniture, fixtures, safes, etc.....		\$ 900.00
Bills receivable, unsecured		1,736.76

IOWA INSURANCE REPORT.

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Premiums notes or loans and net premiums in item 22 in excess of reserve on policies.....

846 18

Total \$ 3,482.94

Total admitted assets. \$ 50,343.63

NON-LEDGER LIABILITIES.

As shown by the books at home office at the close of business December 31st:

Net present value of all the outstanding policies in force on the 31st day of December, 1900, as computed by the company according to the actuaries table of mortality, with 4 per cent interest

24,820.53

Total \$ 24,820.53

Deduct net value of risks of this company reinsured in other solvent companies.

92.93

Net reserve \$ 24,727.60

Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, medical and legal fees, etc., due or accrued.....

104.64

Premiums paid in advance.....

177.56

Any other liability viz: For contract guarantees in excess of 4 per cent reserves.....

315.20

Liabilities on policy-holders' account

\$ 25,325.00

Gross divisible surplus.....

25,018.63

Total \$ 50,343.63

EXHIBIT OF POLICIES.

The following is a correct statement of the business of the year on policy account as it stood at close of business December 31st, according to home office books.

CLASSIFICATION.	Whole life policies.		Endowment policies.		All other policies.		Total Nos. and amounts.	
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.
At end of previous year.....	205	255,000	.....	.....	1,270	1,664,104	1,475	1,924,100
New policies issued.....	235	311,000	61	3,160	632	848,775	928	1,162,935
Old policies revived.....	2	2,000	.....	.....	24	32.00	26	34,000
Totals.....	442	568,000	61	3,160	1,926	2,549,875	2,429	3,121,035
Deduct ceased:								
By death.....	2	2.00	.....	.....	11	17,500	13	19,500
By surrender.....	1	1,000	.....	.....	.....	.....	1	1,000
By lapse.....	83	107,000	.....	.....	317	435,000	400	542,000
By change and decrease .....	.....	.....	.....	.....	1	2,000	1	2,000
Total terminated.....	86	110,000	.....	.....	328	454,500	414	564,500
Outstanding end of year.....	356	458,000	61	3,160	1,598	2,095,375	2,015	2,556,535
Policies reinsured.....	.....	.....	.....	.....	31	55,000	31	55,000

Paid up insurance included in the final total of item 13 (including return premium and revisionary additions) No. of policies, 2, amount.....\$ 1,600.00

MISCELLANEOUS QUESTIONS.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?

Answer. No.

Is there a loading or margin for expenses over the net premium on all policies according to the actuaries 4 per cent table?

Answer. Yes.

Is any surrender value promised in excess of the actuaries 4 per cent reserves?

Answer. In some cases.

If so, what amount therefor has been included in liabilities and where?

Answer. \$315.20 special reserve.

What proportion of premiums on policies issued by the company may be taken in notes, or other form of lien on the policies?

Answer. On first year's premiums, no provisions; on renewal premiums, no provisions.

Is the business of the company conducted upon the mutual, mixed, or strictly proprietary plans?

Answer. Mutual. All profits to policy-holders.

What proportion of the profits of the company may be paid to stockholders for use of real or guarantee capital?

Answer. No, capital stock.

Does any officer, director or trustee receive any commission on the business of the company?

Answer. No.

BUSINESS IN IOWA DURING THE YEAR.

	Number.	Amount.
Number and amount of policies on the lives of citizens of said state in force December 31st of previous year, on which the premiums were received by the company.....	1,475	\$ 1,924.100
Number and amount of policies on the lives of citizens of said state issued during the year, on which premiums were received by the company	954	1,106.935
Total	2,429	\$ 3,121.035
Deduct number and amount which have ceased to be in force during the year.....	414	564.500
Total number and amount of policies paid for and in force in said state December 31st, last ..	2,015	\$ 2,556.535
	Number.	Amount,
Amount of losses and claims on policies in said state unpaid December 31st of previous year.....	3	\$ 3.000
Amount of losses and claims on policies in said state during the year	13	19.500
Total	16	\$ 22.500
Amount of losses and claims on policies in said state settled during the year, in cash, \$20,250; by compromise, \$2,250.		

What amount of premiums was collected or secured in said state during the year, in cash and notes or credits, without any deduction for losses, dividends, commissions or other expenses?

Answer. Cash, \$48,052.69; total, \$48,052.69.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

DES MOINES LIFE INSURANCE COMPANY.

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, C. E. RAWSON.

Vice-President, L. C. RAWSON.

Secretary, A. E. SHIPLEY.

[Incorporated, July 31, 1885. Commenced business, August 15, 1885.]

Home office, Crocker Building, Fifth and Locust streets, Des Moines, Iowa.

CAPITAL STOCK.

Amount of net ledger assets, December 31st of previous year...	\$ 282,608.03
Extended at	\$ 282,608.00

INCOME DURING YEAR

As shown by the books at home office at close of business December 31st

First year's premiums (except items 3 and 5), less interest included in deferred premiums ..	\$ 63,866.04	
Renewal premiums (except items 3 and 5), less interest included in deferred premiums	205,430.95	
Advance premiums	4,540.35	
Total premium income		\$ 273,837.34
Rents from company's property ..	\$ 1,531.70	
Interest on loans on mortgages of real estate..	15,208.26	
Interest on collateral loans, including premium notes, loans or liens	520.52	
Total rents and interest		\$ 17,260.48
Ledger assets, other than premiums, received from other companies for assuming their risks		13,144.57
From other sources		4,276.52
Total income during the year		\$ 308,518.91
Sum of both amounts		\$ 591,126.94

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st:

For death claims	\$ 138,536.66
Disability	2,051.66

Installment death claims.....	72.66	
Total	\$ 140,660.98	
Total net amount actually paid for losses and matured endowments	\$ 140,660.98	
Advance payments returned	1,644.20	
Premium notes voided by lapse, death, less \$835.00 restored by revival	1,872.00	
Surrender values paid	22,708.66	
Commissions and bonuses to agents (less commission received on reinsurance), new policies, \$32,588.21; renewal policies, \$4,012.34	36,600.55	
Salaries and allowances for agencies, including managers, agents and clerks	12,247.64	
Salaries and all other compensation, officers, \$10,139.60; home office employees, \$10,022.58.	20,162.18	
Medical examiners' fees, \$2,875.98; inspection of risks, \$2,883.64	5,759.62	
Taxes on premiums, \$1,999.78; municipal licenses, \$60.00	2,059.78	
Taxes on real estate	118.80	
Insurance department fees and agents' licenses	905.20	
Repairs and expenses (other than taxes) on real estate....	354.59	
Rent.....	2,782.50	
Advertising, \$684.24; printing and stationary, \$2,427.07; postage, \$2,744.97	5,856.28	
Legal expenses, \$826.85; for furniture, etc., \$1,049.49	1,876.34	
Losses on sale or maturity of securities	950.00	
All other items, viz: traveling expenses, \$6,351.10; bills payable \$4,200.00; revenue, \$1,273.40; collection and exchange, \$331.46; telegraph and telephone, \$173.53; janitor, \$353.00; reinsurance, \$351.40; sundries, \$1,904.63.....	14,938.52	
(Total miscellaneous expenses, \$104,612.00.)		
Total disbursements	\$ 271,497.80	
Balance.....	\$ 319,629.10	

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st:

Book value real estate (Schedule A), unincumbered	\$ 38,972.81	
Mortgage loans on real estate (Schedule B), first liens	237,765.00	
City certificates first lien on real estate	27,531.32	
Premium notes on policies in force	7,857.85	
Cash in company's office, \$1,466.22; deposited in bank, \$5,685.18	7,151.40	
Agents' debit balances secured	350.72	
Total.....	\$ 319,629.10	
Total net ledger assets, "as" per balance above.....	\$ 319,629.10	

NON-LEDGER ASSETS.

Interest accrued on mortgages	\$ 3,684.79	
Interest due, \$343.65 and accrued, \$1,362.38 on other assets	1,706.03	
Total	\$ 5,390.82	
	New business.	Renewals.
Gross premiums, not more than three months due after period of grace, unreported on policies outstanding December 31, 1900.....	\$ 5,747.94	\$ 12,325.85

Gross deferred premiums on policies outstanding			
December 31st, 1900.....	7,025.26	16,434.47	
Totals.....	\$ 12,773.20	\$ 28,760.32	
Deduct cost of collection	7,663.92	1,438.02	
Net amount of uncollected and deferred premiums.....	\$ 5,109.28	\$ 27,322.30	\$ 32,431.58
Furniture and fixtures.....			2,500.00
Gross assets.....			\$ 359,951.50
Deduct assets not admitted:			
Supplies, printed matter, stationery, furniture, fixtures, sales, etc.....		\$ 2,500.00	
Total.....		\$ 2,500.00	
Total admitted assets.....			\$ 357,451.50

NON-LEDGER LIABILITIES.

As shown by the books at home office at the close of business December 31st.

Net present value of all the outstanding policies in force on the 31st day of December, 1900, as computed by the company according to the actuaries table of mortality, with four per cent interest	\$ 206,710.00	
Total	\$ 206,710.00	
Deduct net value of risks of this company reinsured in other solvent companies.....	817.00	
Net reserve.....		\$ 205,893.00
Present value of amounts not yet due on matured installment policies (face, \$1,000).....		704.13
Death losses in process of adjustment or adjusted and not due..	8,000.00	
Death losses and other policy claims resisted by the company, not yet outlawed.....	18,500.00	
Net policy claims		\$ 26,500.00
Liabilities on policy-holders' account.....		\$ 233,097.13
Gross divisible surplus.....		124,354.37
Total.....		\$ 357,451.50

IOWA INSURANCE REPORT.

EXHIBIT OF POLICIES.

The following is a correct statement of the business of the year on policy account as it stood at close of business December 31st, according to home office books:

CLASSIFICATION.	WHOLE LIFE POLICIES.		ENDOWMENT POLICIES.		ALL OTHER POLICIES.		TOTAL NOS. AND AMOUNTS.	
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.
At end of previous year.....	339	\$ 445.000	.....	.....	9,804	\$ 14,191 250	10,143	\$ 14,630 250
New policies issued.....	504	671.600	8	11,500	1,245	1,996.300	1,757	2,670 400
Old changed and increased.	312	412.750	8	9,000	887	1,287,400	1,207	1,709,150
Totals.....	1,155	\$ 1,529,350	16	\$ 20,500	11,936	\$ 17,474,950	13,107	\$ 19,024,500
Deduct ceased:								
By death.....	.....	.....	.....	.....	101	142,000	101	142,000
By surrender and change.	61	82,500	1	2,000	1,408	2,357 250	1,470	2,441,750
By lapse	235	274,500	.....	.....	1,380	1,966,750	1,615	2,241,250
Total terminated.....	296	\$ 357,000	1	\$ 2,000	2,889	\$ 4,466,000	3,186	\$ 4,825,000
Outstanding end of year....	859	1,172,350	15	18,500	9,047	13,008,950	9,921	14,199,500
Policies reinsured.....	.....	.....	.....	.....	6	30,000	6	30,000

MISCELLANEOUS QUESTIONS.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that effects this statement?

Answer. No.

Is there a loading or margin for expenses over the net premium on all policies according to the actuaries 4 per cent table?

Answer. Yes.

Is any surrender value promised in excess of the actuaries 4 per cent reserve?

Answer. No.

What proportion of premiums on policies issued by the company may be taken in notes or other form of lien on the policies?

Answer. On first year's premiums, none except by special arrangement. On renewal premiums, after three years on limited payment and endowment policies.

Is the business of the company conducted upon the mutual, mixed, or strictly proprietary plan?

Answer. Mutual.

What proportion of the profits of the company may be paid to stockholders for use of real or guarantee capital?

Answer. None

Does any officer, director or trustee receive any commission on the business of the company?

Answer. No.

BUSINESS IN IOWA DURING THE SAID YEAR

	Number.	Amount
Number and amount of policies on the lives of citizens of said state in force December 31st of previous year, on which the premiums were received by the company	6,413	\$ 9,762,750 00
Number and amount of policies on the lives of citizens of said state issued during the year, on which premiums were received by the company.....	2,165	2,957,050 00
Total.....	8,578	\$ 12,719,800 00
Deduct number and amount which have ceased to be in force during the year.....	2,535	3,930,000 00
Total number and amount of policies paid for and in force in said state December 31st. last.	6,043	\$ 8,789,800 00

Amount of losses and claims on policies in said state unpaid December 31st of previous year.....	7	\$	12,500.00
Amount of losses and claims on policies in said state incurred during the year.....	55		84,000 00
Total	62	\$	96,500.00
Amount of losses and claims on policies in said state settled during the year, in cash, \$82,134 00; by compromise, \$2,000	57		84,000.00

What amount of premiums was collected or secured in said state during the year, in cash and notes or credits, without any deduction for losses, dividends, commissions or other expenses?

Answer Cash, \$126,614.30.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
EQUITABLE LIFE INSURANCE COMPANY.

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, F. M. HUBBELL.

First Vice-President, CYRUS KIRK.

Secretary, J. C. CUMMINS.

[Incorporated, January 1867. Commenced business, March 1867.]

Home office, Fifth and Mulberry streets, Des Moines, Iowa.

CAPITAL STOCK.

Amount of capital stock authorized, \$100,000; subscribed for....\$	100,000 00
Amount of capital paid up in cash	100,000.00
Amount of net ledger assets, December 31st of previous year...	1,995,607.46
Extended at.....	\$ 1,995,607.46

INCOME DURING YEAR,

As shown by the books at home office at close of business December 31st.

First year's premiums (except items 3 and 5), less interest included in deferred premiums, for first year's reinsurance.....\$	102,807.63
Renewal premiums, (except items 3 and 5), less interest included in deferred premiums, for renewal insurance	313,350.98
Dividends applied by policy-holders to pay running premiums, renewals, (see item 9, disbursements)	26,680.60
Dividends applied by policy-holders to purchase paid up additions and annuities, (see item 10 disbursements)	16,107.97
Surrender values applied to pay running premiums, renewals (see item 12 disbursements)	1,478.86
Surrender values applied to purchase paid-up insurance and annuities (see item 13, disbursements)	5,332.00
Total premium income.....	\$ 465,758.04

Rents from company's property	\$ 1,561.15	
Interest on loans on mortgages of real estate ..	104,272.63	
Interest on collateral loans, including premium notes, loans or liens	6,325.41	
Interest on bonds and dividends on stocks ..	8,725.48	
Interest on other debts due the company, and on deposits in bank	1,303.31	
Discount interest on deferred premiums	3,311.41	
		<hr/>
Total rents and interest	\$ 125,499.39	
Profit on sales of real estate, \$2,444.37; on sale or maturity of securities, \$155.52	2,599.89	
		<hr/>
Total income during the year		\$ 593,857.32
		<hr/>
Sum of both amounts... ..		\$ 2,589,464.78

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

For death claims, \$57,494.00; additions, \$1,612.34	\$ 59,106.34	
Matured endowments, \$11,587.11; additions, \$693.02	12,280.13	
		<hr/>
Total net amount actually paid for losses and matured endowments	\$ 71,386.47	
Premium notes voided by lapse	637.29	
Dividends paid policy-holders	3,302.05	
Dividends applied by policy-holders to pay running premiums..	26,680.60	
Dividends applied by policy-holders to purchase paid-up additions and annuities	16,107.97	
Surrender values paid	13,095.98	
Surrender values applied to pay running premiums....	1,478.86	
Surrender values applied to purchase paid-up insurance and annuities....	5,332.00	
(Total paid policy-holders, \$138,021.22.)		
Paid stockholders for interest or dividends (amount declared during the year)	7,000.00	
Commissions and bonuses to agents (less commission received on reinsurances), new policies, \$58,939.64; renewal policies, \$14,542.42	73,482.06	
Salaries and allowances for agencies, including managers, agents and clerks	19,477.58	
Salaries and all other compensation, (Officers, \$13,800.00; home office employees, \$9,763.91)	23,563.91	
Medical examiners' fees	5,663.90	
Taxes on new premiums, \$1,075.14; renewal premiums, \$4,258.12; municipal licenses, \$110.00.....	5,443.26	
Taxes on real estate, \$1,794.35; on other investments, \$1,727.83.	3,522.18	
Insurance department fees and agents' licenses ..	1,456.34	
Repairs and Expenses (other than taxes) on real estate	321.33	
Rent	1,260.00	
Advertising, \$1,884.15; printing and stationery, \$2,482.68; postage, \$1,663.79	6,030.02	
Legal expenses, \$793.29; for furniture, etc., \$330.25.....	1,123.54	
Miscellaneous expenses	1,112.01	
Internal revenue taxes	2,522.82	
Total miscellaneous expenses, \$151,978.95.)		
		<hr/>
Total disbursements.....		\$ 290,000.17
		<hr/>
Balance.....		2,299,464.61

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value real estate (Schedule A), unincumbered	\$ 40,201.70
Mortgage loans on real estate (Schedule B), first liens	1,955,364.52
Loans secured by pledge of bonds, stocks or other collateral, per Schedule C	3,400.00
Loans made to policy-holders on this company's policies assigned as collateral.....	96,341.03
Premium notes on policies in force, of which \$991.71 is for first year's premiums.....	16,511.53
Book value bonds, excluding interest. \$127,955.37; stocks, \$3,000; Schedule D	130,955.37
Cash in company's office, \$1,608.80; deposited in bank, \$39,831.66.	41,440.46
Tax sale Certificates	135.90
Bills receivable, \$4,898.38; agents' debit balance, \$14,465.64	19,364.02
Judgments (secured)	588.14

Total\$ 2,304,302.67

Deduct ledger liabilities:

Agents' credit balances	4,838.06
-------------------------------	----------

Total net ledger assets, as per balance above\$ 2,299,464.61

NON-LEDGER ASSETS.

Interest due, \$5,428.65, and accrued, \$27,743.68 on mortgages. ..\$	33,172.33
Interest due, \$1,298.33, and accrued, \$6,929.60 on bonds and stocks	8,277.93
Interest accrued, \$11.00 on collateral loans	11.00
Interest due, \$2,150.37, and accrued, \$1,777.19 on premium notes loans or liens	4,127.56

\$ 45,538.82
3,699.98
3,320.00

Market value of real estate, over book value, as per Schedule A.
Market value of bonds and stocks over book value, as per Schedule D

	New business	Renewals
Gross premiums, not more than three months due after period of grace, unreported on policies outstanding Ddcember 31st	\$ 1,995.97	\$ 16,610.57
Gross deferred premiums on policies outstanding December 31st	5,400.36	29,579.99
Totals.....	\$ 7,396.33	\$ 46,190.56
Deduct cost of collection 60 per cent on "new" 6½ per cent on "renewals"	4,437.80	3,002.39

Net amount of uncollected and deferred premiums\$ 2,958.53 \$ 43,188.17—\$ 46,146.70

Gross assets\$ 2,398,170.11

Deduct assets not admitted:

Agents' debit balances, not secured by bonds	\$ 11,965.64
Bills receivable, unsecured	2,987.41
Premium notes or loans and net premiums in item 22 in excess of reserve on policies	331.26
Commissions payable to agents on premium notes when paid..	161.24

Total\$ 15,445.55

Total admitted assets.....\$ 2,382,724.56

NON-LEDGER LIABILITIES.

As shown by the books at home office at the close of business
December 31st.

Net present value of all the outstanding policies in force on the 31st day of December, 1900, as computed by the company according to the actuaries table of mortality, with four per cent interest.....			\$	1,798,066.51
Same for reversionary additions....				86,528.89
Net reserve			\$	1,884,595.40
Death losses which have been reported and no proofs received..			\$	3,310.00
Net policy claims... ..			\$	3,310.00
Unpaid dividends or other profits due policy-holders, including those contingent on payment of outstanding and deferred premiums ..				2,017.41
Premiums paid in advance.....				4,862.90
Liabilities on policy-holders' account.....			\$	1,894,785.61
Gross divisible surplus.....			\$	387,938.95
Capital stock paid up				100,000.00
Total.....			\$	2,382,724.56

EXHIBIT OF POLICIES.

The following is a correct statement of the business of the year on policy account as it stood at
close of business December 31st, according to home office books:

CLASSIFICATION.	WHOLE LIFE POLICIES.		ENDOWMENT POLICIES.		ALL OTH'R POLICIES.		RET. PREM. AND REV- ERSIONARY ADDS.	TOTAL NOS. AND ACCOUNTS.	
	No.	Amount.	No.	Amount.	No.	Amount.	Amount.	No.	Amount.
At end of previous year.....	6,851	\$ 9,630,134	1,059	\$ 1,416,275	78	\$ 77,652	\$ 122,226.01	7,988	\$ 11,246,287.01
New polic's issued	1,441	2,124,929	460	688,200	0	0	26,450.12	1,901	2,839,579.12
Old polic's revived	16	25,750	2	1,500	0	2,000	c	18	29,250.00
Old changed and increased.....	8	9,193	0	0	0	0	0	8	9,193.00
Totals.	8,316	\$ 11,790,006	1,521	\$ 2,105,975	78	\$ 79,652	\$ 148,676.13	9,915	\$ 14,124,309.13
Deduct ceased:									
By death.....	41	51,937	4	6,500	1	1,000	1,612.34	46	61,049.34
By maturity.....	0	0	7	11,587	0	0	693.02	7	12,280.02
By expiry.....	0	0	0	0	0	0	c	0	0
By surrender	57	71,842	7	6,309	3	2,062	1,774.38	67	81,988.38
By lapse.....	284	401,500	47	65,500	0	0	0	331	467,000.00
By change and de- crease	0	73,292	7	17,364	0	0	0	7	90,656.00
By not being taken	32	48,250	22	55,500	c	0	0	54	103,750.00
Total terminated, Outstanding end of year	414	646,821	94	162,760	4	3,062	4,079.74	512	816,723.74
	7,902	\$ 11,143,185	1,427	1,943,215	74	76,590	144,596.39	9,403	13,307,585.39

State here the face value corresponding to the present value entered in item 5 ("by death") above.....	\$	61,249.34
Paid up insurance included in the final total of item 13 (including return pre- mium and reversionary additions), No. of policies 1133, amount....		655,918.39

MISCELLANEOUS QUESTIONS.

Have the books of the company been kept open after the close of business December 31st
last for the purpose of making any entry that affects this statement?
Answer. No.

Is there a loading or margin for expenses over the net premium on all policies according to the actuaries 4 per cent table?

Answer. Yes.

Is any surrender value promised in excess of the actuaries 4 per cent reserve?

Answer. No.

What proportion of premiums on policies issued by the company may be taken in notes, or other form of lien on the policies?

Answer. On first year's premiums, no provision. On renewal premiums, no provisions.

Is the business of the company conducted upon the mutual, mixed, or strictly proprietary plan?

Answer. Mixed.

What proportion of the profits of the company may be paid to stockholders for use of real or guarantee capital?

Answer. No provision determined by trustees.

Does any officer, director or trustee receive any commission on the business of the company?

Answer. No.

BUSINESS IN IOWA DURING THE YEAR.

	Number.	Amount.
Number and amount of policies on the lives of citizens of said state in force December 31st of previous year, on which the premiums were received by the company.....	3,939	\$ 5,199,063
Number and amount of policies on the lives of citizens of said state issued during the year, on which premiums were received by the company	655	998,072
Total.....	4,594	\$ 6,197,135
Deduct number and amount which have ceased to be in force during the year.....	217	315,523
Total number and amount of policies paid for and in force in said state December 31st, last.....	4,377	\$ 5,881,612
Amount of losses and claims on policies in said state unpaid December 31st of previous year	3	807.00
Amount of losses and claims on policies in said state incurred during the year.....	24	34,596.58
Total.....	27	\$ 35,403.58
Amount of losses and claims on policies in said state settled during the year, in cash.....	23	32,093.58
What amount of premiums was collected or secured in said state during the year, in cash and notes or credits, without any deduction for losses, dividends, commissions or other expenses?		
Answer. Cash, \$173,152.12. Total \$173,152.12.		

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
MUTUAL LIFE AND TRUST COMPANY,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, E. C. SPINNEY.

Secretary, J. B. FLYNN.

First Vice-President, HON. GEO. M. CRAIG.

Second Vice-President, C. D. MILLER.

[Incorporated, July 17, 1900.

Commenced business, July 20, 1900.]

Home Office, 312 to 316 inclusive, Equitable building, Des Moines, Iowa.

CAPITAL STOCK.

Amount of capital stock authorized \$100,000.00; sub-
scribed for.....\$ 100,000.00
Amount of capital paid up in cash..... 25,000.00

Extended at.....\$ 25,000.00

INCOME DURING YEAR.

As shown by the books at home office at close of bus-
iness, December 31st.

First year's premiums (except items 3 and 5), less
interest included in deferred premiums.....\$ 23,814.15
Renewal premiums (except items 3 and 5), less inter-
est included in deferred premiums..... 1,642.83

Total premium income.....\$ 25,456.98
Interest on collateral loans; including premium notes,
loans or liens.....\$ 4.94

Total rents and interest.....\$ 4.94
Received from bills payable..... 1,500.00
Gold bonds..... 2,500.00
Promotion fund..... 1,000.00
Advanced by directors..... 211.19

Total income during the year.....\$ 30,673.11

Sum of both amounts.....\$ 55,673.11

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business Decem-
ber 31st.

Commissions and bonuses to agents, (less commission received
on reinsurances), new policies.....\$ 12,988.49
Salaries and allowance for agencies, including managers, agents
and clerks..... 1,253.49
Salaries and all other compensation (officers, \$1,483.31; home
office employes, \$656.65..... 2,139.96
By return premiums on policies cancelled..... 1,294.90
By renewal premiums returned on policies cancelled..... 716.00
Insurance department fees and agents' licenses 211.20
Stocks and bonds 30.00
Rent 380.00
Advertising, \$252.80; Printing and stationery, \$865.25; Postage,
\$73.34; internal revenue, \$256.64 1,448.03
Actuary fees, \$655.00; for furniture, etc., \$433.54..... 1,088.54
All other items, viz., (profit and loss account must be itemized),
telegraph, \$13.46; express, \$12.11; exchange, \$1.77; general
expenses, \$123.78; office supplies, \$80.08; discount, \$72.81;
collections, \$0.93..... 304.94

Total disbursements.....\$ 21,855.55

Balance.....\$ 34,117.56

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close
of business, December 31st.

Mortgage loans on real estate (Schedule B), first liens.....\$ 27,800.00

Premium notes on policies in force, of which \$3,236.34 is for first year's premiums.....	3,236.34	
Book value stocks, \$30.00 (Schedule D).....	30.00	
Cash in company's office, \$93.23; deposited in bank, \$433.76....	526.99	
Agents debit balances.....	5,173.48	
Total.....	\$ 36,766.81	
Deduct ledger liabilities:		
Agents credit balances, \$238.06; borrowed money, \$2,711.19.....	2,949.25	
Total net ledger assets, as per balance above.....	\$	33,817.56

NON-LEDGER ASSETS.

New business.

Gross premiums, not more than three months due after period of grace, unreported on policies outstanding December 31st. None.		
Gross deferred premiums on policies outstanding December 31st. \$	879.75	
Net amount of uncollected and deferred premiums.....		879.75
Gross assets.....	\$	34,697.31
Deduct assets not admitted:		
Agents' debit balances, not secured by bonds..... \$	4,753.48	
Commissions payable to agents on premium notes when paid....	82.66	
Depreciation in ledger assets to bring same to market value; bonds and stocks.....	30.00	
Total.....	\$	4,866.14
Total admitted assets.....	\$	29,831.17

NON-LEDGER LIABILITIES.

As shown by the books at home office at the close of business,
December 31st

Net present value of all the outstanding policies in force on the 31st day of December, 1903, as computed by the company according to the actuaries table of mortality, with four cent interest.....	\$ 3,044.15	
Net reserve	\$	3,044.15
Capital stock paid up.....	\$ 25,000.00	25,000.00
Total.....	\$	28,044.15

EXHIBIT OF POLICIES.

The following is a correct statement of the business of the year on policy account as it stood at close of business, December 31st, according to home office books:

CLASSIFICATION.	ENDOWMENT POLICIES.		ALL OTHER POLICIES.		TOTAL NOS. AND AMOUNTS.	
	No.	Amount.	No.	Amount.	No.	Amount.
New policies issued	394	239, 225	7	2, 500	401	241, 725
Totals.....	394	239, 225	7	2, 500	401	241, 725
Deduct ceased: By not being taken.....	60	41, 455	....	.....	.....	.....
Total terminated.....	60	41, 455	..	.....	.....	.....

MISCELLANEOUS QUESTIONS.

Have the books of the company been kept open after the close of business, December 31st last for the purpose of making any entry that affects this statement?

Answer. No.

Is there a loading or margin for expenses over the net premium on all policies according to the actuaries four per cent table?

Answer. No.

Is any surrender value promised in excess of the actuaries four per cent reserve?

Answer. No.

If so, what amount therefor has been included in liabilities and where?

Answer. No.

What proportion of premiums on policies issued by the company may be taken in notes, or other form of lien on the policies?

Answer. On first year's premiums all of first year's premiums may be paid by notes. On renewal premiums, none.

Is the business of the company conducted upon the mutual, mixed, or strictly proprietary plan?

Answer. Proprietary

Does any officer, director, or trustee receive any commission on the business of the company?

Answer. No.

BUSINESS IN IOWA DURING THE SAID YEAR.

	No.	Amount.
Number and amount of policies on the lives of citizens of said state issued during the year, on which premiums were received by the company.....	339	\$ 204, 725.00
Total.....	339	\$ 204, 725.00
Deduct number and amount which have ceased to be in force during the year.....	32	229.55
Total number and amount of policies paid for and in force in said state December 31st, last.....	307	\$ 181, 770

What amount of premiums was collected or secured in said state during the year, in cash and notes or credits, without any deduction for losses, dividends, commissions or other expenses?

Auswer. Cash, \$22, 166.98; notes or credits, \$2, 193.94; Total, \$24, 360.92.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
NATIONAL LIFE AND TRUST LIFE INSURANCE COMPANY.

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of
 Iowa, pursuant to the laws thereof.

President, GEO. L. DOBSON.

First Vice-President, D. G. EDMUNDSON.

Secretary, P. M. STARNES.

Second Vice-President, A. S. STULTS.

[Incorporated, April 15, 1899. Commenced business, April 15, 1899.]

Home office, Crocker Building, corner Fifth and Locust streets, Des Moines, Iowa.

CAPITAL STOCK.

Amount of capital stock authorized, \$200,000; subscribed for.....	\$	200,000.00
Amount of capital paid up in cash.....		50,000.00
Amount of net ledger assets, December 31st of previous year. ..		71,812.98
Increase of paid up capital during 1900. \$100,000; paid up		25,000.00
		<hr/>
Extended at.....	\$	96,812.98

INCOME DURING YEAR

As shown by the books at home office at close of business Decem-
 ber 31st.

First year's premiums.....	\$	311,940.81
Renewal premiums.....		29,296.57
		<hr/>
Total premium income.....	\$	341,237.38
Interest on loans on mortgages of real estate.....	\$	4,254.71
Interest on collateral loans, including premium notes, loans or liens.....		112.49
Interest on bills receivable.....		33.54
		<hr/>
Total rents and interest.....	\$	4,400.74
From other sources, viz: Premiums notes charged of in 1899 paid in 1900.....		132.04
		<hr/>
Total income during the year.....	\$	345,770.16
		<hr/>
Sum of both amounts.....	\$	442,583.14

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business
 December 31st, 1900.

For death claims.....	\$	1,440.00
		<hr/>
Total net amount actually paid for losses and matured endowments.....	\$	1,440.00
Paid to annuitants.....		138.00

Premium notes voided by lapse.....	77.60	
Surrender values paid.....	879.75	
Paid stockholders for interest or dividends, amount declared during the year.....	1,500.00	
Commissions and bonuses to agents.....	132,704.38	
Collection fees.....	97.75	
Salaries and allowances for agencies, including managers, agents and clerks.....	8,895.66	
Salaries and all other compensation, officers, \$7,732.82; home office employees, \$7,131.81.....	14,864.63	
Medical examiners' fees.....	43.50	
Taxes on new premiums, \$764.39; on franchise, \$100.70.....	865.09	
Insurance department fees and agents' licenses.....	1,763.48	
Repairs and expenses (other than taxes) on real estate, investment expenses... ..	183.85	
Rent.....	1,196.00	
Advertising, \$2,614.45; printing and stationery, \$5,859.02; postage, \$1,144.60.....	9,618.07	
Legal expenses.....	105.75	
All other items, viz: Accrued interest on loans, \$679.48; internal revenue, \$2,239.35; traveling expenses, \$628.84; telephone and express, \$299.36; miscellaneous expenses, \$1,024.34; premiums reported in 1899 refunded in 1900, \$1,552.50.....	6,423.87	
Total disbursements.....		\$ 180,797.38
Balance.....		\$ 261,785.76

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31, 1900.

Mortgage loans on real estate (Schedule B) first liens.....	\$ 158,000.00	
Premium notes on policies in force, of which \$67,855.62 is for first year's premiums.....	67,855.62	
Cash in company's office, \$2,448.90; deposited in bank, \$26,474.72	28,923.62	
Bills receivable, \$989.53; agents' debit balances, \$19,772.72.....	20,762.25	
Furniture and fixtures.....	3,792.37	
Total.....	\$ 279,333.86	
Deduct ledger liabilities:		
Agents' credit balances, \$3,114.51; all other, contingent commissions, \$14,433.59.....	17,548.10	
Total net ledger assets, as per balance above.....		\$ 261,785.76

NON-LEDGER ASSETS.

Interest due, and accrued on mortgages.....	\$ 2,341.78	
Interest due, and accrued on other assets.....	43.41	
Total.....		\$ 2,385.19
Renewals.		
Gross premiums, not more than three months due after period of grace, unreported on policies outstanding December 31st.	\$ 206.25	
Gross deferred premiums on policies outstanding December 31st	12,877.50	
Total.....	\$ 13,083.75	

IOWA INSURANCE REPORT.

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Deduct cost of collection	327.09	
Net amount of uncollected and deferred premiums		\$ 12,756.66
Gross assets		\$ 276,927.61
Deduct assets not admitted:		
Supplies, printed matter, stationery, furniture, fixtures, sales, etc.	\$ 3,792.37	
Agents' debit balances, not secured by bonds	7,308.72	
Bills receivable, unsecured	139.75	
Premium notes or loans and net premiums in item 22 in excess of reserve on policies	52,748.02	
Total		\$ 63,988.86
Total admitted assets		\$ 212,938.75

NON-LEDGER LIABILITIES.

As shown by the books at home office at the close of business December 31, 1900.

Net present value of all outstanding policies in force on the 31st day of December, 1900, as computed by the company according to the actuaries table of mortality, with four per cent interest	\$ 101,681.45	
Net reserve		\$ 101,681.45
Death losses in process of adjustment or adjusted and not due ..	\$ 160.00	
Net policy claims		\$ 160.00
Premiums paid in advance		50,464.20
Liabilities on policy-holders' account		\$ 152,305.65
Gross divisible surplus		10,633.10
Capital stock paid up		50,000.00
Total		\$ 212,938.75

EXHIBIT OF POLICIES.

The following is a correct statement of the business of the year on policy account as it stood at close of business December 31st, according to home office books:

CLASSIFICATION.	WHOLE LIFE POLICIES.		ENDOWMENT POLICIES.		ALL OTHER POLICIES.		TOTAL NOS. AND AMOUNTS.	
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.
At end of previous year			1,272	\$ 740,800			1,272	\$ 740,800
New policies issued	2	\$ 6,000	4,106	2,497,160	6	\$ 11,000	4,114	2,514,160
Old policies revived			5	3,000			5	3,000
Totals	2	\$ 6,000	5,383	\$ 3,240,960	6	\$ 11,000	5,391	\$ 3,257,960
By death			10	8,700			10	8,700
By surrender			50	34,000			50	34,000
By lapse			568	313,300			568	313,300
By change and decrease			(4)	2,400				2,400
By not being taken ..			63	68,300			63	68,300
Total terminated			691	\$ 426,700			691	\$ 426,700
Outstanding end of year	2	\$ 6,000	4,692	2,814,260	6	\$ 11,000	4,700	2,831,260

State here the face value corresponding to the present value entered in item 5 ("By death") above \$600.

Paid-up insurance included in the final total of item 13 (including return premium and reversionary additions), No. of policies, 99; amount, \$73,250.

MISCELLANEOUS QUESTIONS.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?

Answer. No.

Is there a loading or margin for expenses over the net premium on all policies according to the actuaries 4 per cent table?

Answer. Yes.

Is any surrender value promised in excess of the actuaries 4 per cent reserve?

Answer. No.

What proportion of premiums on policies issued by the company may be taken in notes, or other form of lien on the policies?

Answer. On first year's premiums, 75 per cent. On renewal premiums, none.

Is the business of the company conducted upon the mutual, mixed, or strictly proprietary plan?

Answer. Mixed.

What portion of the profits of the company may be paid to stockholders for use of real or guarantee capital?

Answer. No provision.

Does any officer, director or trustee receive any commission on the business of the company?

Answer. Only while acting as agent for the company.

BUSINESS IN IOWA DURING THE SAID YEAR.

	Number.	Amount.
Number and amount of policies on the lives of citizens of said state in force December 31st of previous year, on which the premiums were received by the company.....	1,272	\$ 740,800.00
Number and amount of policies on the lives of citizens of said state issued during the year, on which premiums were received by the company.....	3,229	1,997,310.00
Total	4,501	\$ 2,738,110.00
Deduct number and amount which have ceased to be in force during the year.....	689	425,800.00
Total number and amount of policies paid for and in force in said state December 31st, last.....	3,812	\$ 2,312,310.00
Amount of losses and claims on policies in said state incurred during the year.....	10	\$ 8,700.00
Total.....	10	\$ 8,700.00
Amount of losses and claims on policies in said state settled during the year, in cash, \$1,440.00; by compromise, net value of 9 policies.....	9	1,440.00
Net value of 9 policies, \$8,100.00.		

What amount of premiums was collected or secured in said state during the year, in cash and notes or credits, without any deduction for losses, dividends, commissions or other expenses?

Answer. Cash, \$189,918.86; notes and credits, \$55,543.81; total, \$245,462.67.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
NORTHWESTERN LIFE AND SAVINGS COMPANY.

Organized under the laws of the State of Iowa, made to the Auditor of State of the State
of Iowa, pursuant to the laws thereof.

President, D. F. WITTER.

Vice-President, ARTHUR REYNOLDS.

Secretary, C. C. CROWELL.

[Incorporated, March 23, 1896. Commenced business, May 6, 1896.]

Home office, Des Moines, Iowa, Locust and Fourth streets.

CAPITAL STOCK.

Amount of capital stock authorized, \$100,000; sub- scribed for.....	\$ 100,000.00	
Amount of capital paid-up in cash.....	25,000.00	
Amount of net ledger assets, December 31st of previous year.....		\$ 249,995.53
Extended at.....		\$ 249,995.53

INCOME DURING YEAR.

As shown by the books at home office at close of
business December 31st.

First year's premiums.....	\$ 261,773.04	
Renewal premiums.....	159,353.20	
Total premium income.....		\$ 421,126.24
Interest on loans on mortgages of real estate....	\$ 12,219.82	
Interest on collateral loans, including premium notes, loans or liens.....	215.85	
Interest on deferred premiums.....	191.55	
Total rents and interest.....		\$ 12,627.22
Total income during year.....		\$ 433,753.46
Sum of both amounts.....		\$ 683,748.99

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business
December 31st

For death claims.....	\$ 5,425.00	
Total net amount actually paid for losses and matured endowments.....		\$ 5,425.00
Surrender values paid.....		159.70

Discount allowed on premiums paid in advance..... ..	240.96	
(Total paid policy-holders, \$5,825.66.)		
Paid stockholders for interest or dividends, amount declared during the year..... ..	2,500.00	
Commissions and bonuses to agents (less commission received on reinsurances), new policies, \$161,778.46; renewal policies, \$1,083.60..... ..	163,762.06	
Salaries and allowances for agencies, including managers, agents and clerks..... ..	30,194.73	
Salaries and all other compensation, officers, \$15,424.89; home office employes, \$5,887.16..... ..	21,312.05	
Medical examiners' fees..... ..	182.25	
Taxes on new premiums, \$2,008.63; local taxes, \$680.76..... ..	2,689.39	
Insurance department fees and agents' licenses..... ..	831.23	
Rent..... ..	2,476.50	
Advertising, \$904.59; printing and stationery, \$5,447.40; postage, \$1,536.55..... ..	7,888.54	
Legal expenses, \$709.41; for furniture etc, \$1,100.22..... ..	1,809.63	
All other items, viz: Office supplies, \$285.35; collection fees, \$872.42; internal revenue, \$2,060.19; miscellaneous, \$1,781.67; examination loans, \$41.00; profit and loss (company's net in premium notes charged off), \$10,150.17..... ..	15,190.80	
(Total miscellaneous expenses, \$248,837.18.)		
Total disbursements..... ..		\$ 254 662.84
Balance..... ..		\$ 429.086.15

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Mortgage loans on real estate (Schedule B), first liens	\$ 372,020.00
Loans made to policy-holders on this company's policies assigned as collateral..... ..	6,699.80
Premium notes on policies in force, of which \$69,542.08 is for first year's premiums..... ..	69,542.08
Cash in company's office, \$3,655.08; deposited in bank, \$15,915.93	19,571.01
Bills receivable, \$5,410.21; agents' debit balances, \$4,573.91.....	9,984.12
Total..... ..	\$ 477,817.01
Deduct ledger liabilities:	
Agents' credit balances, \$3,506.02; all other agents' commission in premium notes, \$45,224.84..... ..	48,730.86
Total net ledger assets, as per balance above..... ..	\$ 429,086.15

NON-LEDGER ASSETS.

Interest due, and accrued on mortgages..... ..	\$ 7,196.69	
Interest due, and accrued on policy loans..... ..	151.68	
		\$ 7,348.37
	Renewals.	
Gross deferred premiums on policies outstanding December 31st	\$ 47,369.10	
Total.... ..	\$ 47,369.10	
Deduct cost of collection, 1 per cent on renewals	473.69	
Net amount of uncollected and deferred premiums..... ..	\$ 46,895.41	\$ 47,369.10
Gross assets..... ..		\$ 483,329.93

Deduct assets not admitted:

Agents' debit balances, not secured by bonds.....	\$	1,008 88
Bills receivable, unsecured.....		2,248.68
Premium notes less commission to agents when paid.....		24,317.24
		<hr/>
Total.....	\$	27,574.80
		<hr/>
Total admitted assets	\$	455,755.13

NON-LEDGER LIABILITIES.

As shown by the books at home office at the close of business
December 31st.

Net present value of all the outstanding policies in force on the
31st day of December, 1900, as computed by the company
according to the actuaries table of mortality, with four per
cent interest

\$ 354,393.19

Total \$ 354,393.19

Net reserve. \$ 354,393.19
Death losses which have been reported and no proofs received.. \$ 150.00

Net policy claims ... \$ 150.00
Premiums paid in advance..... 2,914.32
Surrender values claimable on policies canceled whose reserves
are not included in item one..... 2,134.91

Liabilities on policy-holders' account \$ 359,592.42
Gross divisible surplus..... \$ 71,162.71
Capital stock paid up 25,000.00— 96,162.71

Total..... \$ 455,755.13

EXHIBIT OF POLICIES.

The following is a correct statement of the business of the year on policy account as it
stood at close of business December 31st, according to home office books.

CLASSIFICATION.	WHOLE LIFE POLICIES.		ENDOWMENT POLICIES.		TOTAL NOS. AND AMOUNTS.	
	No.	Amount.	No.	Amount.	No.	Amounts.
At end of previous year			4,599	\$ 1,196,945	4,599	\$ 1,196,045
New policies issued	71	\$ 138,000	4,386	1,220,847	4,457	1,358,847
Old policies revived			51	11,750	51	11,750
Totals	71	\$ 138,000	9,036	\$ 2,429,542	9,107	\$ 2,567,542
Deduct ceased:						
By death			23	5,425	23	5,425
By surrender			46	17,100	46	17,100
By lapse	2	3,500	1,716	426,187	1,718	429,687
By not being taken.....			95	39,000	95	39,000
Total terminated.....	2	\$ 3,500	1,880	\$ 487,712	1,882	\$ 491,212
Outstanding end of year	69	134,500	7,156	1,941,830	7,225	2,076,330

State here the face value corresponding to the present value entered in item 5 ('By
Death') above, \$5,425.

MISCELLANEOUS QUESTIONS

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?

Answer. No.

Is there a loading or margin for expenses over the net premium on all policies according to the actuaries 4 per cent table?

Answer. Yes.

Is any surrender value promised in excess of the actuaries 4 per cent reserve?

Answer. No.

If so, what amount therefore has been included in liabilities and where?

Answer. None.

What proportion of premiums on policies issued by the company may be taken in notes, or other form of lien on the policies?

Answer. On first year's premiums on two forms of policies only. On renewal premiums none.

Is the business of the company conducted upon the mutual, mixed, or strictly proprietary plan.

Answer. Mixed.

What proportion of the profits of the company may be paid to stockholders for use of real or guarantee capital?

Answer. Only expense loading.

Does any officer, director or trustee receive any commission on the business of the company?

Answer. No.

BUSINESS IN IOWA DURING THE SAID YEAR.

	Number.	Amount.
Number and amount of policies on the lives of citizens of said state in force December 31st of previous year, on which the premiums were received by the company.....	4,346	\$ 1,125,470.00
Number and amount of policies on the lives of citizens of said state issued during the year, on which premiums were received by the company.....	2,357	726,435.00
Total.....	6,703	\$ 1,851,905.00
Deduct number and amount which have ceased to be in force during the year.....	1,698	444,637.00
Total number and amount of policies paid for and in force in said state December 31st, last.....	5,005	\$ 1,407,268.00
Amount of losses and claims on policies in said state incurred during the year.....	21	\$ 5,150.00
Amount of losses and claims on policies in said state settled during the year in cash.....	21	\$ 5,150.00
What amount of premiums was collected or secured in said state during the year in cash and notes or credits, without any deduction for losses, dividends, commissions or other expenses?		
Answer. Cash, \$258,662.67; notes or credits, \$30,027.38; total, \$288,690.05.		

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
**REGISTER LIFE AND ANNUITY INSURANCE COMPANY
 OF IOWA,**

Organized under the laws of the State of Iowa, made to the Auditor of State of the State
 of Iowa, pursuant to the laws thereof.

President, M. L. MARKS.

Vice-President, JOHN D. BROCKMANN.

Secretary, W. M. RADCLIFFE.

[Incorporated, April 17, 1889. Commenced business, April 22, 1889.]

Home office, 35-36-37 Schmidt Building, Davenport, Iowa.

CAPITAL STOCK.

Amount of net ledger assets, December 31st of previous year...	\$	62,299.82
Extended at	\$	62,299.82

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.

First year's premiums.....	\$	15,237.61
Renewal premiums.....		37,613.00
Renewals. (see item 9, disbursements).....		3,822.64
Dividends applied by policy-holders to purchase paid up additions and annuities, (see item 10, disbursements)		411.49
Total premium Income.....	\$	57,084.74
Interest on loans on mortgages of real estate.....		2,483.08
Interest on collateral loans, including premium notes, loans or liens.....		222.00
Interest on other debts due the company, and on deposits in savings banks		257.48
Total rents and interest.....	\$	2,962.56
Total income during the year.....	\$	60,047.30
Sum of both amounts.....	\$	122,347.12

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

For death claims.....	\$	4,200.30
Total net amount actually paid for losses and matured endowments.....	\$	4,200.30

Premium notes voided by lapse.....	2,053.53
Dividends applied by policy-holders to pay running premiums (see item 3, income).....	3,822.64
Dividends applied by policy-holders to purchase paid up additions and annuities (see item 4, income).....	411.49
Surrender values paid.....	1,677.73
(Total paid policy-holders, \$12,165.69).	
Commissions and bonuses to agents (less commission received on reinsurances), new policies	11,412.65
Salaries and allowances for agencies, including managers, agents and clerks	1,513.60
Salaries and all other compensation, officers, \$3,202.96; home office employes, \$1,619.....	4,821.96
Medical examiners' fees.....	977.50
Taxes on new premiums, revenue, \$322.00; state, \$210.76 ..	532.76
Insurance department fees and agents' licenses.....	22.00
Rents	360.00
Advertising, \$341.42; printing and stationery, \$611.70; postage, \$213.09.	1,166.21
Legal expenses, \$66.99; for furniture, etc., \$240.00.....	306.99
All other items, viz (profit and loss account must be itemized), exc., \$102.80; reinsurance, 349.45; janitor, light, express, telephone, telegraph, etc., \$430.91; agents' debit balances charged out, \$1,485.08.....	2,368.24
(Total miscellaneous expenses, \$23,481.91.)	

Total disbursements.....	\$ 35,647.60
Balance	\$ 86,699.53

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close
of business December 31st.

Mortgage loans on real estate (Schedule B), first liens.....	\$ 65,400.00
Loans made to policy-holders on this company's policies assigned as collateral.....	2,909.78
Premium notes on policies in force, of which \$1,426.39 is for first year's premiums.....	5,935.74
Cash in company's office, \$145.63; deposited in bank, \$10,532.54.	10,678.17
Agents' debit balances (secured).....	1,775.83
Total.....	\$ 86,699.53

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$ 1,193.97
Interest accrued on premium notes, loans or liens.....	106.47
Interest accrued on policy loans.....	98.00
Total	\$ 1,398.44

	New business.	Renewals.
--	---------------	-----------

Gross premiums, not more than three months due after period of grace, unreported on policies outstanding December 31st.....	\$ 270.04	\$ 1,659.71
Gross deferred premiums on policies outstanding December 31st.....	318.30	2,446.20
Totals.....	\$ 588.34	\$ 4,105.91
Deduct cost of collection 25 per cent on "new," 5 per cent on "renewals".....	147.08	205.29
Net amount of uncollected and deferred premiums.....	\$ 441.26	\$ 3,900.62
		\$ 4,341.83

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Other items, furniture and fixtures, \$1,000; supplies, \$750.00....	1,750.00
Gross assets.....	\$ 94,189.84
Deduct assets not admitted:	
Supplies, printed matter, stationery, furniture, fixtures, safes, etc.	1,750.00
Total admitted assets.....	\$ 92,439.84

NON-LEDGER LIABILITIES.

As shown by the books at home office at the close of business
December 31st.

Net present value of all the outstanding policies in force on the 31st day of December, 1900, as computed by the company according to the actuaries table of mortality, with four per cent interest	\$ 62,130.05
Same for reversionary additions.....	1,993.72
Net reserve.....	\$ 64,123.77
Premiums paid in advance.....	502.20
Liabilities on Policy-holders' account.....	64,625.97
Gross divisible surplus.....	29,563.87
Total.....	\$ 94,189.84

EXHIBIT OF POLICIES.

The following is a correct statement of the business of the year on policy account as it stood
at close of business December 31st, according to home office books:

CLASSIFICATION.	WHOLE LIFE POLICIES.		ENDOWMRT POLICIES.		ALL OTHER POLICIES.		RET. PREM. AND RE- VERSION'Y ADD'S.	TOTAL NOS. AND AMOUNT.	
	No.	Amount.	No.	Amount	No.	Amount	Amount.	No.	Amount.
At end of pre- vious year.....	900	\$ 1,055,206.00	131	\$ 165,000	234	\$ 339,000	\$ 30,521.14	1,265	\$ 1,589,727.14
New polic's iss'ed	233	298,993.20	81	97,500	3	3,000	21,145.50	317	420,638.70
Old changed and increased					22	25,000		22	25,000.00
Totals.....	1,133	\$ 1,354,199.20		\$ 262,500	259	\$ 367,000	\$ 51,666.64	1,604	\$ 2,035,365.84
Deduct ceased:									
By death.....	2	2,000.00			2	2,000	200.30	4	4,200.30
By expiry					7	7,000		7	7,000.00
By surrender....	16	13,000.00	3	4,000	7	9,000		26	26,000.00
By lapse.....	137	162,355.00	17	19,500	6	13,500	8,216.12	162	203,571.12
By change and decrease	19	22,000.00	3	3,000				22	25,000.00
Total terminated	174	\$ 199,355.00	23	26,500	24	\$ 31,500	\$ 8,416.42	221	\$ 255,771.42
Outstanding end of year	959	1,154,844.20	189	236,000	235	335,500	43,250.22	1,383	1,769,594.42
Polic's reinsured								17	24,000.00

State here the face value corresponding to the present value entered in item 5 ("by death") above.....	\$ 4,200.30
Paid up insurance included in the final total of item 13 (including return pre- mium and reversionary additions), amount.....	5,120.91

MISCELLANEOUS QUESTIONS.

Have the books of the company been kept open after the close of business December 31st
last for the purpose of making any entry that affects this statement?
Answer. No.

Is there a loading or margin for expenses over the net premium on all policies according to the actuaries 4 per cent table?

Answer. Yes.

Is any surrender value promised in excess of the actuaries 4 per cent reserve?

Answer. No.

What proportion of premiums on policies issued by the company may be taken in notes or other form of lien on the policies?

Answer. On first year's premiums, no amount specified. On renewal premiums, not exceeding net cash value.

Is the business of the company conducted upon the mutual, mixed, or strictly proprietary plan?

Answer. Mutual.

What proportion of the profits of the company may be paid to stockholders for use of real or guarantee capital?

Answer. None.

Does any officer, director or trustee receive any commission on the business of the company?

Answer. No.

BUSINESS IN IOWA DURING THE SAID YEAR.

	Number	Amount
Number and amount of policies on the lives of citizens of said state in force December 31st of previous years, on which the premiums were received by the company.....	1,265	\$ 1,589,727.14
Number and amount of policies on the lives of citizens of said state issued during the year, on which premiums were received by the company.....	317	420,638.70
Total.....	1,582	\$ 2,010,365.84
Deduct number and amount which have ceased to be in force during the year.....	199	240,771.42
Total number and amount of policies paid for and in force in said state December 31st, last.....	1,383	\$ 1,769,594.42
Amount of losses and claims on policies in said state settled during the year, in cash.....	4	4,200.30
What amount of premiums was collected or secured in said state during the year, in cash and notes or credits, without any deduction for losses, dividends, commissions or other expenses? Total, \$57,084.74.		

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

ROYAL UNION MUTUAL LIFE INSURANCE COMPANY.

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, FRANK D. JACKSON.

Vice-President, A. L. WIGTON.

Secretary, SIDNEY A. FOSTER.

[Incorporated, March 15, 1886. Commenced business, March 18, 1886.]

CAPITAL STOCK.

Amount of net or ledger assets, December 31st of previous year \$ 359,234.53

Extended at..... \$ 359,234.53

INCOME DURING YEAR.

As shown by the books at home office at close of business
December 31st

First year's premiums (except items 3 and 5) less interest included in deferred premiums, \$436.39; and \$1,176.22 for first year's reinsurance	\$ 148,444.46	
Renewal premiums (except items 3 and 5), less interest included in deferred premiums, \$1,151.69; and \$3,504.72 for renewal insurance	169,511.58	
Dividends applied by policy-holders to pay running premiums, renewals (see item 9, disbursements)	2,541.62	
Dividends applied by policy-holders to purchase paid-up additions and annuities (see item 10, disbursements)	50.06	
Surrender values applied to purchase paid-up insurance and annuities (see item 13, disbursements)	360.87	
Total premium income	\$ 320,908.59	
Interest on loans on mortgages of real estate	\$ 15,321.16	
Interest on collateral loans, including premium notes, loans or liens	7,373.04	
Interest on bonds and dividends on stocks	17.50	
Interest on deferred premiums	1,588.08	
Total rents and interest	\$ 24,299.78	
Ledger assets, other than premiums, received from other companies for assuming their risks	66,598.24	
From other sources, viz: Guarantee fund	50,000.00	
Refunded commuted commissions	349.29	
Total income during the year	\$ 462,155.90	
Sum of both amounts	\$ 821,390.43	

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of
business December 31st.

For death claims, \$88,275.14; additions, \$180.32 ..	\$ 87,455.46	
Installment death claims	1,100.00	
Total	\$ 88,555.46	
Total net amount actually paid for losses and matured endowments	\$ 88,555.46	
Premium notes voided by lapse, less \$830.65 restored by revival ..	14,861.77	
Dividends paid policy-holders	935.09	
Dividends applied by policy-holders to pay running premiums (see item 3, income)	2,541.62	
Dividends applied by policy-holders to purchase paid-up additions and annuities (see item 4, income)	50.06	
Surrender values paid	6,106.64	
Surrender values applied to purchase paid-up insurance and annuities (see item 6, income) ..	360.87	
Paid guarantee fund-holders for interest or dividends, amount declared during the year	3,500.00	

Commissions and bonuses to agents, less commission received on reinsurances, new policies, \$108,353.29; renewal policies, \$12,183.40.....	120,536.69	
Salaries and allowances for agencies, including managers, agents and clerks.....	4,368.80	
Salaries and all other compensation, officers, \$19,874.64; home office employees, \$7,514.35.....	27,388.99	
Medical examiners' fees, \$3,834.59; inspection of risks, \$956.93..	4,791.52	
Taxes on new premiums, \$2,466.97; renewal premiums, \$1,433.94	3,900.91	
Insurance department fees and agents' licenses.....	969.19	
Rent....	2,664.15	
Advertising, \$1,444.24; printing and stationery, \$2,816.65; postage, \$1,071.70	5,332.59	
Legal expenses, \$1,642.47; for furniture, etc., \$456.93.....	2,099.40	
All other items, viz: Medical director's fees, \$2,073.00; attorney service, \$160.00; agency expenses, \$1,438.12; loan expenses, \$1,211.83; office expenses, \$868.45; collection expenses, \$458.68; manager's expenses, \$2,069.16; telegraphing, \$117.66; revenue tax, \$26.682; express, \$238.53; subscription to insurance papers, \$51.25; telephone, \$199.75.....	9,153.25	
Total disbursements.....		\$ 298,117.00
Balance.....		\$ 523,273.43

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Mortgage loans on real estate (Schedule B), first liens, \$343,942; other than first, \$1,868.00.....	\$ 345,810.00	
Loans secured by pledge of bonds, stocks or other collateral, per Schedule C.....	437.70	
Loans made to policy-holders on this company's policies assigned as collateral.....	103,182.19	
Premium notes on policies in force, of which \$21,003.58 is for first year's premiums.....	53,328.07	
Cash in company's office, \$3,007.55; deposited in bank, \$1,193.57.	4,201.12	
Loan tax liens, secured by mortgages.....	655.50	
Building liens, secured by mortgages.....	3,232.95	
Bills receivable, \$1,730.52; agents' debit balances, \$10,915.84.....	12,646.36	
Total.....	\$ 523,493.89	
Deduct ledger liabilities:		
Agents' credit balances.....	220.46	
Total net ledger assets, as per balance above.....		\$ 523,273.43

NON-LEDGER ASSETS.

Interest due, \$1,150.70, and accrued, \$6,131.48, on mortgages...	\$ 7,282.18	
Interest due and accrued on bonds and stocks.....	17.00	
Interest due and accrued on collateral loans.....	7.66	
Interest due and accrued on premium notes, loans or liens.....	3,246.99	
Interest due, \$824.69, and accrued, \$2,946.48, on other assets....	3,771.17	
Total.....		\$ 14,325.00

IOWA INSURANCE REPORT.

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	New business.	Renewals.	
Gross premiums, not more than three months due after period of grace, unreported on policies outstanding December 31	\$ 16,617.55	\$ 12,581.46	
Gross deferred premiums on policies outstanding December 31st	1,815.65	14,969.13	
Totals.....	\$ 18,433.20	\$ 27,550.59	
Deduct cost of collection, 60 per cent on new; 4 per cent on renewals.....	11,059.92	1,102.02	
Net amount of uncollected and deferred premiums	\$ 7,373.28	\$ 26,448.57—\$	33,821.85
Other items: Furniture and fixtures, \$3,470.38; advanced to agents (secured by bond), \$2,682.61.....			6,152.99
Commuted commissions			5,621.55
Gross assets			\$ 583,194.82
Deduct assets not admitted:			
Supplies, printed matter, stationery, furniture, fixtures, safes, etc.,	\$	3,470.38	
Commuted commissions, \$5,621.55; agents' debit balances, not secured by bonds, \$4,861.30		10,482.85	
Bills receivable, unsecured		1,730.52	
Premium notes or loans and net premiums in item 22 in excess of reserve on policies... ..		21,720.58	
Commission payable to agents on premium notes when paid		383.39	
Total.....		\$	37,787.72
Total admitted assets		\$	545,407.10

NON-LEDGER LIABILITIES.

As shown by the books at home office at the close of business December 31st

Net present value of all the outstanding policies in force on the 31st day of December, 1900, as computed by the company according to the actuaries table of mortality, with four per cent interest

\$ 463,173.00

Total..... \$ 463,173.00

Deduct net value of risks of this company reinsured in other solvent companies

2,262.00

Net reserve..... \$ 460,911.00

Present value of amounts not yet due on matured installment policies (face, \$22,000),.....

12,577.00

Death losses in process of adjustment or adjusted and not due.. \$ 7,500.00

Death losses and other policy claims resisted by the company, not yet outlawed..... 8,000.00

Gross policy claims..... \$ 15,500.00

Deduct due from solvent companies for reinsurance

2,000.00

Net policy claims

\$ 13,500.00

Unpaid dividends or other profits due policy-holders, including those contingent on payment of outstanding and deferred premiums.....

1,272.66

38	IOWA INSURANCE REPORT.
Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, medical and legal fees, etc., due or accrued	1,900.44
Premiums paid in advance	565.30
Liabilities an policy-holders' account.....	\$ 490,726.40
Gross divisible surplus.....	54,680.70
Total....	\$ 545,407.10

EXHIBIT OF POLIGIES.

The following is a correct statement of the business of the year on policy account as it stood at close of business December 31st according to home office books:

CLASSIFICATION.	WHOLE LIFE POLICIES.		ENDOWMENT POLICIES.		ALL OTHER POLICIES.		TOTAL NOS. AND AMOUNTS.	
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.
At end of previous year	2,760	\$ 4,745,864	555	\$ 1,018,030	709	\$ 1,394,200	4,024	\$ 7,158,094
New policies issued.	2,034	3,161,440	270	436,000	107	254,000	2,411	3,851,440
Old policies revlyed.	19	40,000	3	11,000	4	8,000	26	59,000
Old changed and in-creased	9	11,000	8	18,500	.....	.....	17	29,500
Paid-up additions..		67	..	49	.....	.....		116
Totals.	4,823	\$ 7,958,371	836	\$ 1,483,579	820	\$ 1,656,200	6,478	\$ 11,098,150
Deduct ceased:								
By death ...	27	49,000	...	.....	8	27,000	35	76,000
By surrender ...	23	40,300	7	11,000	9	16,000	39	67,300
By lapse.	656	1,192,750	106	230,700	143	275,800	905	1,699,250
By change and de-crease	5	32,000	5	15,000	7	17,000	17	64,000
Total terminated	711	\$ 1,314,050	118	\$ 256,700	167	\$ 335,800	996	\$ 1,906,550
Outstanding end of year ...	4,111	6,644,321	718	1,226,879	653	1,320,400	5,482	9,191,600
Policies reinsured..				.....	95	301,500		

MISCELLANEOUS QUESTIONS.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?
 Answer. No.
 Is there a loading or margin for expenses over the net premium on all policies according to the actuaries 4 per cent table?
 Answer Yes.
 Is any surrender value promised in excess of the actuaries 4 per cent reserve?
 Answer. No.
 What proportion of premiums on policies issued by the company may be taken in notes, or other form of lien on the policies?
 Answer. On first year's premiums, 25 per cent on some forms; on renewal premiums, 25 per cent on some forms.
 Is the business of the company conducted upon the mutual, mixed, or strictly proprietary plan?
 Answer. Mutual.
 What proportion of the profits of the company may be paid to stockholders for use of real or guarantee capital?
 Answer. Seven per cent on guarantee fund.
 Does any officer, director or trustee receive any commission on the business of the company.
 Answer. No.

BUSINESS IN IOWA DURING THE SAID YEAR.

	Number.	Amount.
Number and amount of policies on the lives of citizens of said state in force December 31st of previous year, on which the premiums were received by the company	1,428	\$ 2,072,402
Number and amount of policies on the lives of citizens of said state issued during the year, on which premiums were received by the company..	341	494,938
Total.....	1,769	\$ 2,567,340
Deduct number and amount which have ceased to be in force during the year	174	295,500
Total number and amount of policies paid for and in force in said state December 31st, last.....	1,595	\$ 2,271,840
Amount of losses and claims on policies in said state incurred during the year ..	9	17,000
Amount of losses and claims on policies in said state settled during the year, in cash	8	\$ 16,000

What amount of premiums was collected or secured in the said state during the year, in cash and notes or credits, without any deduction for losses, dividends, commissions or other expenses?

Answer. Cash, \$63,255.55; notes or credits, \$6,892.45; total, \$70,148.00.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

ÆTNA LIFE INSURANCE COMPANY.

Organized under the laws of the State of Connecticut made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, M. G. BULKELEY.

Secretary, J. L. ENGLISH.

[Incorporated, 1820. Chartered, 1853. Commenced business, 1850.]

Home office, 650 Main Street, Hartford, Conn.

CAPITAL STOCK.

Amount of capital stock authorized, \$2,000,000.00; subscribed for..	\$ 1,750,000.00
Amount of capital paid up in cash	1,750,000.00
Amount of net ledger assets, December 31st, of previous year..	50,184,732.07
Extended at	\$ 50,184,732.07

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31, 1900.

First year's premiums (except items 4 and 6), less interest included in deferred premiums, and \$6,452.25 for first year's re-insurance....	\$ 1,258,732.70
Renewal premiums (except items 4 and 6), less interest included in deferred premiums, and \$3,750.20 for renewal re-insurance	5,042,410.20

Single premiums (except items 4, 5, 6 and 7), without deductions for commissions or other expenses.....	83,363.82	
Dividends applied by policy-holders to pay run- ning premiums, first year's premiums (see item 9, disbursements)	563,339.94	
Surrender values applied to pay running pre- miums, first year's premiums, \$6,439.08; re- newals, \$830.21 (see item 12 disbursements),	7,269.29	
Surrender values applied to purchase paid-up in- surance and annuities (see item 13 disburse- ments)	196,100.11	
		<hr/>
Total premium income, life business.....		\$ 7,151,216.06
Rents from company's property, including \$13.- 000.00 for company's use of own buildings...\$	36,097.33	
Interest on loans on mortgages of real estate....	1,235,860.08	
Interest on collateral loans, including premium notes, loans or liens.....	180,671.30	
Interest on bonds and dividends on stocks.....	833,182.44	
Interest on other debts due the company, and on deposits in banks.....	55,111.81	
Discount on claims paid in advance.....	1,447.11	
		<hr/>
Total rents and interest.....		\$ 2,342,370.07
Profit on sales of real estate.....		11,050.50
		<hr/>
Total.....		\$ 9,504,636.63
Premium income, accident business.....		1,106,408.53
		<hr/>
Total income during the year.....		\$ 10,611,045.16
Sum of both amounts.....		60,795,777.23

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business Decem-
ber 31st, 1900.

For death claims.....	\$ 2,363,464.45
Matured endowments... ..	1,313,709.83
Installment death claims.....	4,093.69
<hr/>	
Total net amount actually paid for losses and matured endowments.....	\$ 3,681,267.97
Dividends paid policy-holders, less \$229.76; received for dividends on reinsurances	315,553.65
Dividends applied by policy-holders to pay running premiums (see item 4, income).....	563,339.94
Surrender values paid	152,635.42
Surrender values applied to pay running premiums (see item 6, income)	7,269.29
Surrender values applied to purchase paid-up insurance and annuities (see item 7, income)	196,100.11
(Total paid policy-holders, \$4,916,166.38.)	
Paid stockholders for interest or dividends (amount declared during the year)	175,000.00
Commissions and bonuses to agents (less commission received on reinsurances), on new policies, \$674,977.16; single premium policies, \$5,981.09; on renewal policies, \$313,876.25.....	994,834.50
Salaries and allowances for agencies including managers, agents, and clerks	21,042.99
Salaries and all other compensation, officers, \$58,352.60; home office employes, \$122,717.37.....	181,069.37
Medical examiners' fees, \$68,600.50; inspection of risks, \$8,788.95	77,389.45

Taxes on new premiums, \$11,620.84; renewal premiums, \$49,799.17; franchise, \$106,358.94; reserves, \$6,869.61; municipal licenses, \$4,686.55; internal revenue, \$25,611.97.....	204,947.08	
Taxes on real estate.....	9,046.99	
Insurance department fees and agents' licenses.....	7,628.20	
Repairs and expenses (other than taxes) on real estate.....	58,541.87	
Rent (including \$13,000.00 for company's use of own buildings).	29,870.41	
Advertising, \$12,234.28; printing and stationery, \$23,964.89; postage, \$33,446.66.....	69,645.83	
Legal expenses, \$10,263.08; furniture, etc., \$4,574.03.....	14,837.11	
Losses on sales or maturity of securities.....	17,654.73	
Premium paid for securities and charged off to reduce book value to par.....	90,566.64	
All other disbursements, viz. (profit and loss account must be itemized): profit and loss agency balances, \$478.48; supplies, \$36,633.52; express, \$3,908.98; telegraph, \$1,887.13; travel, \$9,381.58; exchange, \$2,337.63; incidentals, \$1,910.65.....	56,627.97	
(Total miscellaneous expenses, \$56,627.97.)		
Total disbursements, life business.....	\$ 6,924,869.52	
Total disbursements, accident business.....	1,008,214.58	
Total disbursements.....		\$ 7,933,084.10
Balance.....		\$ 52,862,693.13

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business december 31, 1900.

Book value real estate (Schedule A), unincumbered.....	\$ 469,086.71	
Mortgage loans on real estate (Schedule B), first liens.....	24,107,274.86	
Loans secured by pledge of bonds, stocks, or other collateral, per Schedule C.....	918,308.67	
Loans made to policy-holders on this company's policies assigned as collateral.....	1,904,942.00	
Premium notes or liens on policies in force, of which \$7,076.00 is for first year's premiums.....	461,213.15	
Book value bonds, excluding interest, \$14,298,119.56; stocks, \$3,334,496.72, Schedule D.....	17,632,616.28	
Cash in company's office, \$71,620.07; deposited in bank, \$7,252,186.82.....	7,323,806.89	
Bills receivable, \$43,316.65; agents' debit balances, \$ 33,316.66..	76,633.31	
Total.....	\$ 52,893,881.87	
Deduct ledger liabilities:		
Agents' credit balances, \$27,907.57; all other, \$3,281.17.....	31,188.74	
Total net ledger assets, as per balance above.....		\$ 52,862,693.13

NON-LEDGER ASSETS.

Interest due, \$52,601.09 and accrued, \$393,285.57 on mortgages..	\$ 445,886.66	
Interest due, \$19,537.30 and accrued, \$105,062.84 on bonds and stocks.....	124,600.14	
Interest due and accrued, \$3,917.94 on collateral loans.....	3,917.94	
Interest due, \$238,998.12 on premium notes, loans, or liens, less \$47,716.43 estimated amount collected in 1900, in advance...	191,281.69	
Interest due and accrued, \$200.18 on other assets.....	200.18	
Rents due, \$201.25 and accrued, \$2,205.74 on company's property or lease.....	2,406.99—	768,293.60
Market value (not including interest, in item 11), of bonds and stocks over book value, as per Schedule D.....		1,854,517.63

	New business	Renewals
Gross premiums, not more than three months due after period of grace, unreported on outstanding policies in force December 31st....\$	395,914.15	\$ 182,651.58
Gross deferred premiums on outstanding policies in force December 31st.....	89,321.73	256,954.37
Totals	\$ 485,235.88	\$ 439,605.95
Deduct cost of collection, 50 per cent. on "new" and 6 per cent. on "renewals".....	242,617.94	26,376.36
Net amount of uncollected and deferred premiums.....\$	242,617.94	\$ 413,229.59—\$ 655,847.53
Gross assets		\$ 56,141,351.89
Deduct assets not admitted:		
Agents' debit balances, unsecured	\$	20,455.36
Bills receivable, unsecured.....		26,359.22
Premium notes, loans or liens, and premiums in item 22 in excess of reserve on policies.....		253.67
Commissions payable to agents on premium notes when paid...		2,197.63
Total non-admitted assets.....		\$ 49,265.88
Total admitted assets		\$ 56,092,086.01

NON-LEDGER LIABILITIES.

As shown by the books at home office at close of business December 31, 1900.

Net present value of all the outstanding Policies in force on December 31st, as computed by the company according to the actuaries' table of mortality, with four per cent. interest....\$	47,607,567.00
Total.....\$	47,607,567.00
Deduct net value of risks of this company reinsured in other solvent companies.....	42,884.00
Net reserve ...	\$ 47,564,683.00
Present value, four per cent., of amounts not yet due on matured installment policies (face \$42,106.31)	34,508.00
Matured endowments due and unpaid.....\$	73,707.00
Death losses in process of adjustment or adjusted and not due..	102,132.00
Death losses which have been reported and no proofs received..	22,348.00
Death losses and other policy claims resisted by the company, not yet outlawed.....	11,579.00
Gross policy claims.....\$	209,766.00
Net policy claims	\$ 209,766.00
Unpaid dividends or other profits due policy-holders, including those contingent on payment of outstanding and deferred premiums	750,342.33
Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, medical and legal fees, etc., due or accrued.....	10,000.00
Premiums paid in advance.....	19,400.00
Surrender values claimable on policies canceled whose reserves are not included in item 1	6,961.00

Any other liability, viz. : Special reserve in addition to the four per cent. reserve	1,934,000.00
Total liabilities, life business.....	\$ 50,529,751.04
Total liabilities, accident business.....	497,125.57
Liabilities on policy-holders' account	\$ 51,026,876.61
Surplus	\$ 3,315,209.40
Capital stock paid up.....	1,750,000.00 5,065,209.40
Total.....	\$ 56,092,086.01

EXHIBIT OF POLICIES.

The following is a correct statement of the business of the year on policy account as it stood at close of business December 31st, according to home office books:

CLASSIFICATION.	Whole life policies.		Endowment policies.		All other policies.		Total Nos. and amounts.	
	No.	Amount.	No	Amount.	No.	Amount.	No.	Amount.
At end of previous year	35,601	\$ 51,932,591	54,651	\$ 93,954,422	10,019	\$ 22,562,777	100,271	\$ 168,449,790
New polic's issued	6,993	15,209,094	12,417	21,856,284	831	1,766,800	20,241	38,832,178
Old polic's revived	7	27,733	32	109,655	11	23,600	50	160,988
Old changed and increased.	3	3,825	21	40,856	148	283,400	172	328,081
Totals	42,604	\$ 67,173,243	67,121	\$ 115,961,217	11,009	\$ 24,636,577	120,734	\$ 207,771,037
Deduct ceased :								
By death	954	1,417,238	413	728,440	117	249,384	1,484	2,395,062
By maturity.....			987	1,330,712			987	1,330,712
By expiry					183	367,400	183	367,400
By surrender...	262	329,045	589	902,103	232	458,600	1,083	1,689,748
By lapse.....	451	1,032,799	1,318	2,601,767	391	878,870	2,160	4,513,436
By change and decrease.....		13,805	147	319,976	21	52,975	168	386,756
By not being taken.....	792	1,658,657	1,312	2,614,650	105	221,800	2,209	4,495,107
Total termi'ated	2,459	\$ 4,451,544	4,766	\$ 8,497,648	1,049	\$ 2,229,029	8,274	\$ 15,178,221
Outstanding end of year	40,145	62,721,699	62,355	107,463,569	9,960	22,407,548	112,460	192,592,816
Policies reinsured	37	188,055	5	55,362	1	25,000	43	268,417

State here the face value and present value, on installment policies entered in item 5 ("by death") above \$1,000.00, face; \$963.00, present value.
Paid up insurance included in the final total of item 13 (including return premium and revisionary additions) amount \$ 22,078,362.00

MISCELLANEOUS QUESTIONS.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement ?
Answer. No.
Is there a loading or margin for expenses over the net premium on all policies according to the actuaries' 4 per cent table ?
Answer. Yes, unless reduced by application of surplus.
Is any surrender value promised in excess of the actuaries' 4 per cent reserve ?
Answer. No, except as provided for in answer to question 13 of liabilities.
What proportion of premiums on policies issued by the company may be taken in notes, or other form of lien on the policies ?
Answer. On first year's premiums, no provisions; on renewal premiums, on certain policies issued prior to 1870, 50 per cent.
Is the business of the company conducted upon the mutual, mixed, or strictly proprietary plan ?
Answer. It is a stock company issuing policies on both the non-participating and participating plans.

IOWA INSURANCE REPORT.

What proportion of the profits of the company may be paid to stockholders for use of real or guarantee capital?

Answer. Stockholders are limited by charter to 10 per cent. dividends from profits of business other than accident.

Does any officer, director or trustee receive any commission on the business of the company?

Answer. No.

BUSINESS IN IOWA DURING THE YEAR.

	Number.	Amount.
Number and amount of policies on the lives of citizens of said state in force December 31st of previous year, on which the premiums were received by the company.....	2,026	\$ 3,612.50
Number and amount of policies on the lives of citizens of said state issued during the year, on which premiums were received by the company	585	\$ 11,455
Total	2,611	\$ 4,421.50
Deduct number and amount which have ceased to be in force during the year.....	189	\$ 39.00
Total number and amount of policies paid for and in force in said state December 31st, last.....	2,422	\$ 4,032.50
Amount of losses and claims on policies in said state unpaid December 31st of previous year.....	1	1,404.00
Amount of losses and claims on policies in said state incurred during the year	33	46,334.00
Total	34	\$ 48,238.00
Amount of losses and claims on policies in said state settled during the year, in cash	31	\$ 43,462.50

What amount of premiums was collected or secured in said state during the year, in cash and notes or credits, without any deduction for losses, dividends, commissions or other expenses?

Answer. Cash, \$121,298.72; notes or credits, \$394.81; total, \$121,693.53.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

BANKERS LIFE INSURANCE COMPANY.

[Organized under the laws of the state of Nebraska, made to the Auditor of State of the state of Iowa, pursuant to the laws thereof.]

President, W. C. WILSON.
Secretary, J. H. HARLEY.

First Vice-President, D. W. COOK.
Second Vice-President, A. L. MCPHERSON.

[Incorporated April 6, 1887.]

Commenced business May 6, 1887.]

(Home office, 147 South 11th street.)

CAPITAL STOCK.

Amount of capital stock authorized, \$100,000; subscribed for....	\$ 100,000.00	
Amount of capital paid up in cash.....	100,000.00	
Amount of net ledger assets, December 31st of previous year....		\$ 268,230.00
Extended at.....		\$ 268,230.00

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st:

First year's premiums (except items 3 and 5), less interest included in deferred premiums for first year's reinsurance.....	\$ 58,864.23	
Renewal premiums (except items 3 and 5), less interest included in deferred premiums for renewal insurance.....	79,579.01	
Surrender values applied to purchase paid up insurance and annuities (see item 13, disbursements)	603.98	
Total	\$ 139,047.22	
Deduct premiums paid to other companies for reinsurance on policies in this company	1,420.37	
Total premium income		\$ 137,626.85
Interest on loans on mortgages of real estate.....	\$ 13,045.75	
Interest on collateral loans, including premium notes, loans or liens.....	647.80	
Interest on other debts due the company, and on deposits in banks.....	186.28	
Total rents and interest		13,879.83
Ledger assets, other than premiums, received from other companies.....		7,500.00
From other sources.....		73.44
Total income during the year		\$ 159,080.12
Sum of both amounts.....		\$ 427,310.12

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st:

For death claims.....	\$ 38,261.80	
Installment death claims	100.00	
Total net amount actually paid for losses and matured endowments		\$ 38,361.80
Dividends paid policyholders	67.18	
Surrender values paid.....	1,992.93	
Surrender values applied to purchase paid-up insurance and annuities (see item 6, income) ..	603.98	
Total paid policyholders, \$41,025.89.		
Paid stockholders for interest or dividends (am't declared during the year, \$6,000)	5,760.00	
Commissions and bonuses to agents (less commission received on reinsurances), new policies, \$40,691.78; renewal policies, \$5,304.22	45,996.00	
Salaries and allowances for agencies, including managers, agents and clerks.....	1,987.23	
Salaries and all other compensation (officers, \$6,000; home office employees, \$2,772.24)	8,772.24	
Medical examiners' fees.....	3,466.84	
Municipal licenses, \$43.62; revenue stamps, \$1,679.12.....	1,722.74	
Insurance department fees and agents' licenses.	992.33	
Rent.....	2,287.86	

Advertising, \$635.91; printing and stationery, \$2,- 010.38; postage, \$545.65.....	3,191.94	
Furniture, etc.....	182.49	
All other items., viz: sundry expense, \$4,401.35; collection charges, \$170.11; accrued interest, \$136.94; profit and loss, \$4,017.89.....	8,726.29	
<hr/>		
Total miscellaneous expenses, \$4,571.46.		
Total disbursements.....		\$ 124,111.85
<hr/>		
Balance		\$ 303,194.27

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st:		
Mortgage loans on real estate (schedule B), first liens.....	\$ 255,900.00	
Loans secured by pledge of bonds, stocks or other collateral, per schedule C.....	1,210.50	
Loans made to policyholders on this company's policies assigned as collateral....	11,125.00	
Cash in company's office, \$708.85; deposited in banks, \$21,633.40	22,342.25	
Bills receivable, \$312.50; agents' debit balances, \$11,711.06; fur- niture and fixtures, \$1,807.27	13,830.83	
<hr/>		
Total.....	\$ 304,408.58	
Deduct ledger liabilities, agents' credit balances.....	1,210.31	
<hr/>		
Total net ledger assets, as per balance above		\$ 303,198.27

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$ 7,145.60		
Interest due and accrued on premium notes, loans or liens.....	205.03—		7,350.63
Gross premiums, not more than three months due after period of grace, unreported on policies New business. Renewals.			
outstanding December 31st.....	\$ 8,983.40	\$ 17,966.80	
Gross deferred premiums on policies outstanding December 31st.....	157.58	787.93	
<hr/>			
Totals.	\$ 9,140.98	\$ 18,754.73	
Deduct cost of collection	1,828.19	3,750.95	
<hr/>			
Net amount of uncollected and deferred pre- miums.	\$ 7,312.79	\$ 15,003.78—	22,316.57
<hr/>			
Gross assets.....			\$ 332,865.47
Deduct assets not admitted, supplies, printed matter, stationery, furniture, fixtures, safes, etc	\$ 1,807.27		
Agents' debit balances, not secured by bonds	3,257.97		
Bills receivable, unsecured.....	312.50		
<hr/>			
Total.....			5,377.74
<hr/>			
Total admitted assets.			\$ 327,487.73

NON-LEDGER LIABILITIES.

As shown by the books at home office at close of business De- cember 31st:	
Net present value of all the outstanding policies in force on the 31st day of December, 1900, as computed by the company ac- cording to the American table of mortality, with 4½% interest.	
	\$ 197,102.02

Deduct net value of risks of this company reinsured in other solvent companies	2,342.23	
Net reserve.....		\$ 194,759.79
Present value of amounts not yet due on matured installment policies (face, \$1,500).....		832.95
Net policy claims.....		\$ 195,592.74
Liabilities on policyholders' account		\$ 195,592.74
Gross divisible surplus.....	\$ 31,894.99	
Capital stock paid up.....	100,000.00 -	131,894.99
Total.....		\$ 327,487.73

EXHIBIT OF POLICIES.

The following is a correct statement of the business of the year on policy account as it stood at close of business December 31st, according to home office books:

CLASSIFICATION	WHOLE LIFE POLICIES.		ENDOWMENT POLICIES.		ALL OTHER POLICIES.		Return prem. and reversionary Add's	TOT'L NUMBERS AND AMOUNTS.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.		Number.	Amount.
At end of previous year.	1,828	\$3,258,250	11	\$ 18,000	306	\$ 574,106	\$ 62,260	2,145	\$3,912,616
New policies issued.....	1,203	2,106,500	11	22,000	30	41,478	....	1,244	2,169,978
Old policies revived.....	12	26,500	.	.....	2	2,000	....	14	28,500
Old changed, increased.....	.....	.....	.....	.....	..	.....	9,688	.....	9,688
Additions during year....	.....	.....	.....	.....	.....	.....	494	.....	494
Totals.....	3,043	\$5,391,250	22	\$ 40,000	338	\$ 617,584	\$ 72,442	3,403	\$6,121,276
Deduct ceased:									
By death	8	23,000	....	.....	2	6,000	.....	10	29,000
By expiry.....	.....	.....	.....	.....	10	16,500	.. ....	10	16,500
By surrender ..	14	25,000	.....	.....	..	.....	.....	14	25,000
By lapse.....	446	833,000	1	2,000	39	109,500	4,142	486	948,642
By change and decr'se	17	39,500	.....	.....	2	6,500	..	19	46,000
By not being taken...	6	12,000	1	5,000	..	.....	.....	7	17,000
Total terminated	491	\$ 932,500	2	\$ 7,000	53	\$ 138,500	\$ 4,142	546	\$1,082,142
Outstanding end of year.	2,549	4,455,250	20	33,000	285	482,584	66,369	2,857	5,037,203
Policies reinsured.	23	99,000	...	.....	1	2,500	.....	24	101,500

State here the face value corresponding to the present value entered in item 5 ("by death") above \$ 29,000.00

Paid up insurance included in the final total of item 13 (including return premium and reversionary additions), number of policies, 65; amount..... 45,434.00

MISCELLANEOUS QUESTION.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?

Answer No.

Is there a loading or margin for expenses over the net premiums on all policies according to the actuaries' 4 per cent. table?

Anewer. Yes.

Is any surrender value promised in excess of the actuaries' 4 per cent. reserve?

Answer. No.

What proportion of premiums on policies issued by the company may be taken in notes, or other form of liens on the policies?

Answer. On first year's premiums, none; on renewal premiums, none.

Is the business of the company conducted upon the mutual, mixed, or strictly proprietary plan?

Answer. Mixed.

What proportion of the profits of the company may be paid to stockholders for use of real or guarantee capital?

Answer. Interest on capital.

Does any officer, director or trustee receive any commission on the business of the company?

Answer. No.

BUSINESS IN IOWA DURING THE SAID YEAR.

	No.	Amount.
Number and amount of policies on the lives of citizens of said state in force December 31st of previous year, on which the premiums were received by the company	37	\$ 60,500.00
Number and amount of policies on the lives of citizens of said state issued during the year, on which premiums were received by the company...	89	261,500.00
Total	126	\$ 322,000.00
Deduct number and amount which have ceased to be in force during the year	11	21,000.00
Total number and amount of policies paid for and in force in said state December 31st last.	115	\$ 301,000.00
Amount of losses and claims on policies in said state incurred during the year	1	1,000.00
Amount of losses and claims on policies in said state settled during the year, in cash	1	1,000.00

What amount of premiums was collected or secured in said state during the year, in cash and notes or credits, without any deduction for losses, dividends, commissions or other expenses?

Answer. Cash, \$8,745.16; total, \$8,745.16.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
CONNECTICUT MUTUAL LIFE INSURANCE COMPANY.

Organized under the laws of the State of Connecticut, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, JACOB L. GREENE. Vice-President, JOHN M. TAYLOR.
Secretary, HERBERT H. WHITE. Actuary, DANIEL H. WELLS

[Incorporated, June 15, 1846. Commenced business, December, 15, 1846.]

Principal office, 783 Main street, Hartford, Connecticut.

Amount of net ledger assets, December 31st, of previous year.. \$ 62,377,878.93
Extended at..... \$ 62,377,878.93

INCOME DURING YEAR 1900.

As shown by the books at the home office at close
of business December 31, 1900.

First year's premiums \$ 412,504.61
Renewal premiums 3,430,003.15
Dividends applied by policy-holders to pay run-
ning premiums, first year premium 1,090,227.94
Surrender values applied to pay running premi-
ums, first year premiums, \$3,460.24; renew-
als, \$14,590.74 (see item 12 disbursements)... 18,050.98

Surrender values applied to purchase paid-up insurance and annuities (see item 13, disbursements).....	111,365.24	
Consideration for annuities (other than matured installment policies).....	23,912.44	
Total premium income.....	\$ 5,086,064.36	
Rents.....	\$ 407,481.19	
Interest on loans on mortgages of real estate ...	1,474,730.00	
Interest on collateral loans, including premium notes, loans or liens.....	47,486.48	
Interest on bonds and dividends on stocks	1,018,047.44	
Interest on other debts due the company, and on deposits in banks	9,331.20	
Discount on claims paid in advance.....	3,602.66	
Total rents and interest.....	\$ 2,960,678.97	
Total income during the year	\$ 8,046,743.33	
Sum of both amounts.....	\$ 70,423,622.26	

DISBURSEMENTS DURING YEAR 1900.

As shown by the books at the home office at close of business December 31, 1900.

For death claims	\$ 4,362,972.10
Matured endowments.....	454,023.00
Total net amount actually paid for losses and mutual endowments.....	\$ 4,816,995.10
Paid to annuitants.....	2,003.73
Premium notes voided by lapse, less \$793.00 restored by revival	327.00
Dividends paid policy-holders..	215,211.34
Dividends applied by policy-holders to pay running premiums (see item 3, income)	1,090,227.94
Surrender values paid	418,909.74
Surrender values applied to pay running premiums (see item 5, income)	18,050.98
Surrender values applied to purchase paid-up insurance and annuities (see item 6, income).....	111,365.24
Total paid policy-holders, \$6,673,091.07.	
Commissions and bonuses to agents (less commission received on re-insurances), on new policies, \$104,122.57; on renewal, policies, \$286,282.62; on annuities, \$74.48	390,479.67
Salaries and allowances for agencies, including managers, agents and clerks.....	25,249.80
Salaries and all other compensation, officers, \$65,250.00; home office employees, \$93,338.51	158,588.51
Medical examiners fees	23,913.28
Taxes on new premiums, \$3,299.67; renewal premiums, \$29,697.09; franchise, \$153,250.94; reserves, \$11,641.57; municipal licenses, \$1,715.72; interval revenue, \$8,699.72.....	208,304.71
Taxes on real estate	187,861.17
Insurance department fees and agents' licenses... ..	4,633.53
Repairs and expenses (other than taxes) on real estate.....	235,875.41
Rent, less \$555.17 received under sub-lease.....	8,307.33
Advertising, \$33,559.07; printing and stationery, \$19,842.11; postage, \$17,671.77.....	71,072.95
Legal expenses	32,412.37
Losses on sales of real estate, \$31,262.92, less profits on securities sold, \$4,161.42; miscellaneous, \$14.87.....	27,086.63

All other disbursements, viz: Express, \$2,881.41; telegraph, \$1,657.15; traveling, \$19,779.74; miscellaneous, \$13,405.22.	37,723.52	
Total miscellaneous expenses, \$1,411.508.90.		
Total disbursements.....		\$ 8,084,599.9
• Balance.....		\$ 62,340,022.29

LEDGER ASSETS

As per ledger accounts shown by the books at home office at close of business December 31, 1900.

Book value of real estate (Schedule A), unincumbered	812,054,396.47	
Mortgage loans on real estate (Schedule B) first liens....	26,469,472.96	
Loans secured by pledge of bonds, stocks, or other collaterals (Schedule C).....	2,300.00	
Premium notes on policies in force.....	763,861.90	
Book value bonds, excluding interest, \$21,730,558.33; stocks, \$473,454.00 (Schedule D).....	22,204,012.33	
Cash deposited in bank.....	826,974.00	
Bills receivable, \$4,346.54; agents' debit balances, \$14,658.09.	19,004.63	
Total net ledger assets as per balance above.....		\$ 62,340,022.29

NON-LEDGER ASSETS.

Interest due, \$79,461.65 and accrued, \$526,423.88 on mortgages	\$ 605,885.53	
Interest due, \$21,000 and accrued, \$222,084.51 on bond and stocks	243,084.51	
Interest due and accrued, \$28.75 on collateral loans.....	28.75	
Interest due, \$106,386.66 and accrued, \$25,205.67 on premium notes, loans, or liens.....	131,592.33	
Rents due, \$10,534.60 and accrued, \$10,713.45 on company's property or lease.....	21,248.05—\$	1,001,839.17
Market value (not including interest, in item 11), of bonds		1,319,797.47

New business. Renewals.

Gross premiums not more than three months due after period of grace, unreported on policies outstanding in force December 31st... ..	\$ 11,379.88	\$ 49,039.16	
Gross deferred premiums on policies outstanding in force December 31st.....	33,449.35	309,283.30	
Totals.....	\$ 44,829.23	\$ 358,322.46	
Deduct cost of collection, 25 per cent on new, 6.31 per cent on on renewals.....	11,207.31	22,610.15	
Net amount of uncollected and deferred premiums...\$	33,621.92	\$ 335,712.31—\$	369,334.23
Balance of loading.....		46,812.88	
Total.....			\$ 322,521.35
Gross assets.....			\$ 64,984,180.75
Deduct assets not admitted:			
Agents' bebit balances, not secured by bonds.....	\$ 14,658.09		
Bills receivable, unsecured.....	4,346.54		
Total non-admitted assets.....			\$ 19,004.63
Total admitted assets.....			\$ 64,965,176.15

NON-LEDGER LIABILITIES.

As shown by the books at home office at close of business December 31, 1900.

Net present value of all outstanding policies December 31st, as computed by the Connecticut insurance department, according to the actuaries' table of mortality and 4 per cent interest, \$		54,071,915.00
Same for annuities (including those in reduction of premiums) ..		30,186.00
Additional reserve by company's standard, viz: The American table and 3 per cent interest on new insurances written on or since April 1, 1882, and additional special reserves for term policies and annuities		2,219,058.00
Total.....		\$ 56,321,159.00
Net reserve.....		\$ 56,321,159.00
Matured endowments due and unpaid.....		9,941.00
Death losses due and unpaid		28,207.50
Death losses in process of adjustment or adjusted and not due.		100,746.00
Death losses which have been reported and no proofs received..		75,148.00
Death losses and other policy claims resisted by the company, not yet outlawed.....		33,211.33
Gross policy claims.....		\$ 247,253.83
Net policy claims		\$ 247,253.83
Unpaid dividends or other profits due policy-holders, including those contingent on payment of outstanding and deferred premiums		977,966.15
Premiums paid in advance, \$7,776.97; surrender values applicable in payment of premiums, \$19,276.76		27,053.73
Surrender values claimable on policies canceled whose reserves are not included in item 1.....		200,395.00
Liabilities on policy-holders' account		\$ 57,773,827.71
Gross divisible surplus (including contingent real estate depreciation membership account, \$700,730.99)		7,191,348.44
Total.....		\$ 64,965,176.15

EXHIBIT OF POLICIES.

The following is a correct statement of the business of the year on policy account as it stood at close of business December 31st, according to home office books.

CLASSIFICATION.	Whole Life Policies.		Endowment Policies.		All Other Policies.		Total Nos. and amounts.	
	No.	Amount.	No.	Amount.	No.	Amount	No.	Amount.
At end of previous year.....	60,629	\$144,870,791	6,344	\$ 13,615,535	676	\$ 1,946,160	67,649	\$160,432,486
New policies issued.	3,035	7,644,909	859	2,044,939	190	460,900	4,084	10,150,748
Old policies revived.	13	47,000	2	3,000	...	.....	15	50,000
Old changed and increased.....		37,770	4	18,970	...	.....	4	56,740
Totals ...	63,677	\$152,600,470	7,209	\$ 15,682,444	866	\$ 2,407,060	71,752	\$170,689,974
Deduct ceased:								
By death.....	1,599	3,993,226	52	178,041	4	85,000	1,655	4,256,267
By maturity .....		...	237	456,712	.....	.....	237	456,712
By surrender	526	1,236,551	62	109,216	42	148,500	630	1,494,267
By lapse	627	1,344,763	89	137,500	126	368,500	842	1,850,763
By change and decrease	2	466,476	..	86,723	2	2,000	4	555,199
By not being taken	161	378,663	37	81,500	25	50,000	223	510,163
Total terminated	2,915	\$ 7,419,679	477	\$ 1,049,692	199	\$ 654,000	3,591	\$ 9,123,371
Outstanding end y'r	60,762	145,180,791	6,732	14,632,752	667	1,753,060	68,161	161,566,603

State here the face value corresponding to the present value entered in item 5 ("By death") above \$4,256,267.

Paid up-insurance included in the final total item of 13 (including return premium and reversionary additions), No. of policies, 20,722; amount, \$27,084,482.

The annuities in force December 31 last ensuing were in number 18, representing in annual payments, \$3,723.62

MISCELLANEOUS QUESTIONS.

Have the books of the company been kept open after the close of business December 31st for the purpose of making any entry that affects this statement?

Answer, No.

Is there a loading or margin for expenses over the net premium on all policies according to the actuaries 4 per cent table?

Answer, Yes.

Is any surrender value promised in excess of the actuaries 4 per cent reserve?

Answer, Yes.

If so, what amount therefor has been included in liabilities and where?

Answer, Included in "Additional reserve by company's standard."

What proportion of premiums on policies issued by the company may be taken in notes, or other form of lien, on the policies?

Answer, On first year's premiums, none. On renewal premiums, none.

Is the business of the company conducted upon the mutual, mixed, or strictly proprietary plan?

Answer, Mutual plan. There is no stock, but the company is authorized to issue non-participating policies.

What proportion of the profits of the company may be paid to stockholders for use of real or guarantee capital?

Answer, None.

Does any officer, director or trustee receive any commission on the business of the company?

Answer, No.

BUSINESS IN IOWA DURING THE YEAR.

	No	Amount.
Number and amount of policies on the life of citizens of said state in force December 31st of previous year, on which the premiums were received by the company	2,157	\$ 4,097,239.00
Number and amount of policies on the lives of citizens of said state issued during the year, on which premiums were received by the company..	167	249,000.00
Total.....	2,324	\$ 4,346,239.00
Deduct number and amount which have ceased to be in force during the year	90	151,532.00
Total number and amount of policies paid for and in force in said state December 31, 1900.....	2,234	\$ 4,194,707.00

Amount of losses and claims on policies in said state settled during the year in cash, \$56,874.00.

What amount of premiums was collected or secured in said state during the year in cash and notes, or credits without any deduction for credits or losses, dividends, commissions, or other expenses?

Answer. Total, \$86,975.24.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
CONSERVATIVE LIFE INSURANCE COMPANY.

Organized under the laws of the State of California, made to the Auditor of State of the
 State of Iowa, pursuant to the laws thereof.

President, DAVID W. EDWARDS.

Vice-President, WILBUR S. TUPPER.

Secretary, MILO BAKER.

[Incorporated, May 16, 1900. Commenced business, July 5, 1900]

Home office, Laughlin building, Los Angeles, Cal.

CAPITAL STOCK.

Amount of capital stock authorized and subscribed for.....\$	200,000.00	
Amount of capital paid up in cash.....	100,450.00	
Increase of paid up capital during 1900.....	100,450.00	
	<hr/>	
Extended at.....	\$	100,450.00

INCOME DURING YEAR.

As shown by the books at home office at close of
 business, December 31st.

First year's premiums.....	\$	17,376.11	
	<hr/>		
Total premium income.....	\$	17,376.11	
Interest on loans on mortgages of real estate.....\$	721.70		
Interest on collateral loans, including premium notes, loans or liens.....	73.11		
	<hr/>		
Total rents and interest.....		794.81	
From other sources, viz (profit and loss account must be itemized): Surplus assets transferred to company by Ministerial Life Insurance company, absorbed July 7, 1900.....		23,557.04	
	<hr/>		
Total income during the year.....		41,727.96	
	<hr/>		
Sum of both amounts.....	\$	142,177.96	

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business, De-
 cember 31st

For death claims	\$	6,000.00	
	<hr/>		
Total paid policy holders.....	\$	6,000.00	
Commissions and bonuses to agents (less commission received on re-insurances), new policies, \$3,600.23; on collections, \$12.57.....	\$	3,612.80	

Salaries and all other compensation, officers, \$4,418.33; home office employees, \$1,398.65.....	5,816.98	
Medical examiners' fees.....	204.25	
Insurance department fees and agents' licenses.....	96.85	
Repairs and expenses (other than taxes) on real estate, recording mortgages	5.80	
Rent.....	403.50	
Advertising, \$562.50; printing and stationery, \$872.38; postage, \$259.58.....	1,694.46	
All other items, viz.: Revenue stamps, \$335.64; traveling expenses, \$800; telegraph and telephone, \$105.31; sundries, \$257.19	1,498.14	
Total disbursements.....	\$	19,332.73
Balance.....	\$	122,845.13

LEDGER ASSETS

As per ledger accounts shown by the books at home office at close of business, December 31st

Mortgage loans on real estate (Schedule B), first liens.	\$	29,000.00
Loans made to policy-holders on this company's policies assigned as collateral.....	563.54	
Premium notes on policies in force, of which \$626.86 is for first year's premiums	1,061.57	
Cash in company's office, \$511.94; deposited in bank, \$89,045.59..	89,557.53	
Agents' debit balances.....	1,771.11	
Office furniture and fixtures, including safes.....	1,735.50	
Total.....	\$	123,689.25
Deduct ledger liabilities:		
Agents' credit balances, \$394.86; all other, \$449.21.....	844.07	
Total net ledger assets, as per balance above.....	\$	122,845.13

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$	\$183.35
Gross assets.....	\$	123,028.53
Deduct assets not admitted:		
Supplies, printed matter, stationery, furniture, fixtures, safes, etc.	1,735.50	
Agents' debit balances, not secured by bonds, \$1,771.11; bills receivable, unsecured, \$626.86.....	2,397.97	
Total	\$	4,133.47
Total admitted assets.....	\$	118,895.06

NON-LEDGER LIABILITIES.

As shown by the books at home office at the close of business, December 31st.

Death losses which have been reported and no proofs received..	\$	2,500.00
Net policy claims.....	\$	2,500.00

EXHIBIT OF POLICIES.

The following is a correct statement of the business of the year on policy account as it stood at close of business December 31st, according to home office books:

CLASSIFICATION.	Whole Life Policies.		Endowment Policies.		All Other Policies.		Total Nos. and Amounts.	
	No.	Amount.	No.	Amount	No.	Amount.	No.	Amount.
New policies issued.....	479	662,000	4	5,000	1677	2,506,795	.....
Old policies revived.....	1	1,000	....	....	15	18,500	.....
Totals.....	480	663,000	4	5,000	1692	2,525,295	2,176	3,193,295
Deduct ceased:								
By death.....	1	1,000	.....	.....	6	7,500	.	.....
By lapse.....	119	177,500	..	.....	215	287,750	.	.....
By change and decrease.....	....	1,000	..	.....	....	4,250	.	.....
By not being taken.....	3	3,000	.....	.....	2	2,000	.	.....
Total terminated.....	123	182,500	.	...	223	301,500	346	484,000
Outstanding end of year.....	357	480,500	4	5,000	1469	2,223,795	1,830	2,709,295

MISCELLANEOUS QUESTIONS.

Have the books of the company been kept open after the close of business, December 31st last for the purpose of making any entry that affects this statement?

Answer. No.

Is there a loading or margin for expenses over the net premium on all policies according to the actuaries four per cent table?

Answer. Yes.

Is any surrender value promised in excess of the actuary's four per cent reserve?

Answer. No.

What proportion of premiums on policies issued by the company may be taken in notes, or other form of lien on the policies?

Answer. On first year's premiums, not to exceed one-half of premium.

Is the business of the company conducted upon the mutual, mixed, or strictly proprietary plan?

Answer. It is a stock company issuing policies on both participating and non-participating plans.

What proportion of the profits of the company may be paid to stock-holders for use of real or guarantee capital?

Answer. Have paid no dividends so far.

Does any officer, director or trustee receive any commission on the business of the company?

Answer. No.

ANNUAL STATEMENT

**For the year ending December 31, 1900, of the condition and affairs of the
EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES.**

Organized under the laws of the State of New York, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, JAMES W. ALEXANDER.

Secretary, WILLIAM ALEXANDER.

Vice-President, JAMES H. HYDE.

Actuary, JOEL G. VAN CISE.

[Incorporated, July 26, 1859. Commenced business July 28, 1859.]

Principal office, 120 Broadway, New York City.

CAPITAL STOCK.

Amount of capital stock paid up in cash.	\$ 100,000.00
Amount of net or ledger assets, December 31st of previous year.	\$ 260,599,597.45

INCOME DURING YEAR.

As shown by the books at the home office at close
of business December 31st.

From premiums on new policies.....	\$ 5,565,331.55	
From renewal premiums.....	36,554,294.52	
From dividends applied by policy-holders to purchase paid-up additions and annuities (see item 10, disbursements).	762,335.51	
From surrender values applied by policy- holders to purchase paid-up insurance and annuities (see item 13, disbursements)...	1,457,983.00	
Consideration for annuities, other than matured installment policies.....	980,274.56	
Total.....	\$ 45,320,219.14	
Deduct amount of premiums paid to other companies for re-insurance on policies in this company	1,080.45	
Total premium income.....	\$ 45,319,138.69	
From interest upon mortgage loans.....	1,836,301.93	
From interest on bonds and dividends on stocks.....	6,655,334.44	
From interest on other debts due the company	1,714,769.35	
From rents for use of company's property...	2,049,262.23	
Profit and loss.....	432,324.34	
Total income.	\$ 58,007,130.93	
Total.....	\$ 318,606,728.46	

DISBURSEMENTS DURING YEAR.

As shown by the books at the home office at
close of business December 31st:

Paid for death claims, \$14,484,426.91; addi- tions, \$338,830.24.....	\$ 14,823,257.15
For matured endowments, \$1,994,153.15; addi- tions, \$52,507.71.....	2,046,660.86
For claims on installment policies.....	37,695.00
Total net amount actually paid for losses and matured endowments.....	\$ 16,907,613.01
Paid to annuitants.....	668,923.98
Dividends paid policy-holders in cash.....	2,719,305.14
Dividends applied by policy-holders to pur- chase paid-up additions and annuities (see item 4, income).....	762,335.51
Surrender values paid in cash.....	3,449,838.66
Surrender values applied by policy-holders to purchase paid-up additions and annuities (see item 6, income).....	1,457,983.00
(Total paid policy-holders, \$25,965,999.30)	
Cash paid stockholders for interest or dividends.....	7,000.00
Cash paid for commissions and bonuses to agents (less com- mission on re-insurances), new policies, \$2,537,490.15; renewal policies, \$2,342,426.33; on annuities, \$29,374.61....	4,909,291.09

Cash paid for salaries and allowances for agencies, including managers, agents and clerks.....	284,150.92	
Cash paid for medical examiners' fees and inspection of risks.....	398,773.57	
Cash paid for salaries and all other compensation of officers and home office employees.....	770,282.48	
Taxes on premiums, \$261,654.00; on reserves, \$13,910.38; stamps and customs, \$97,711.60.....	373,275.98	
Cash paid for taxes on real estate.....	367,724.06	
Insurance department fees and agents' licenses, \$10,546.99; municipal and state licenses, \$94,060.68.....	104,607.67	
Cash paid for rent	364,889.18	
Cash paid for commuting renewal commissions.....	993,806.02	
Cash paid for advertising, printing and stationery, postage and exchange.....	595,566.55	
Cash paid for legal expenses, traveling expenses and Guarantee company bonds	275,283.83	
Cash paid for repairs and expenses (other than taxes) on real estate	549,712.63	
All other items, viz: Clerical expenses, agency expenses, express, telegraph, cable, freight, telephone, furniture and general expenses.....	302,603.23	
(Total miscellaneous expenses, \$10,296,967.21)		
Reduction book values bonds purchased at a premium.....	236,160.00	
Total disbursements.....		\$ 36,499,126.51
Balance		\$ 282,107,601.95

LEDGER ASSETS.

As per ledger accounts shown by the books at the home office at close of business December 31st.

Book value of real estate (Schedule A), unincumbered.....	\$ 38,188,725.12	
Mortgage loans on real estate (Schedule B), first liens	45,411,662.86	
Loans secured by pledge of bonds, stocks or other collaterals, per Schedule C (market value December 31, 1900, \$31,933,188.00).....	25,371,587.00	
Loans on policies.	7,372,645.27	
Book value of bonds and stocks owned, excluding accrued interest at time of purchase (market value over cost December 31, 1900, \$15,376,022.00, including accrued interest, see 18), as per Schedule E.....	147,520,222.00	
Funds in trust companies at interest.....	8,760,119.08	
Cash in company's office.....	15,870.31	
Cash in banks at interest.....	8,942,587.17	
Agents' ledger balances	524,183.14	
Total net or ledger assets, as per balance above.....		\$ 282,107,601.95

NON-LEDGER ASSETS.

Interest due, \$72,438.68, and accrued, \$181,728.32 on mortgages \$	254,167.00	
Interest due and accrued on collateral loans.	95,197.98	
Interest due and accrued on other assets.	11,191.35	
Rents due \$35,322.27; and accrued \$201,110.94, on company's property or lease.....	236,433.21	
Total carried out... ..		\$ 596,989.54
Market value of bonds and stocks over book value, as per Schedule E (not including interest accrued).....	\$ 13,272,581.00	
Interest accrued on bonds and stocks (included in market value, see 6)	2,103,441.00	
		\$ 15,376,022.00

	New business.	Renewals.	
Gross premiums due and unreported, less premiums paid in advance, on policies in force December 31, 1900.....	\$ 2,665,705.00	\$ 3,194,910.00	
Gross deferred premiums on policies out- standing December 31st	324,596.00	2,406,489.00	
Totals.....	\$ 2,990,301.00	\$ 5,601,399.00	
Deduct cost of collection, 60 per cent on "new" and 5 per cent on renewals,"	1,794,181.00	280,069.00	
Net amount of uncollected and de- ferred premiums.	\$ 1,196,120.00	\$ 5,321,330.00	
Extended at.....			\$ 6,517,450.00
Aggregate ledger and other assets De- cember 31st.			\$ 304,598.063.49
Deduct assets not admitted for depreciation.			
Agents' balances.....		\$ 524,183.14	
Total			\$ 524,183.14
Total admitted assets			\$ 304,073.880.35

NON-LEDGER LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1900	\$ 235,343,493.00	
Net reserve		\$ 235,343,493.00
Present value of amounts not yet due on matured installment policies (face, \$655,528.52)		498,022.00
Claims for death losses due and unpaid....	\$ 231,778.45	
Claims for matured endowments due and unpaid	157,442.13	
Claims for death losses in process of adjustment or adjusted and not due....	93,221.42	
Claims for death losses which have been reported and no proofs received	1,529,946.86	
Claims for death losses and other policy claims resisted by the company, not yet outlawed....	138,800.00	
Amounts due and unpaid on annuity claims . ..	54,036.61	
Total policy claims ...		\$ 2,205,225.47
Amount of unpaid dividends or other profits due policy-holders, including those contingent on payment of outstanding and deferred premiums		346,195.01
Amount of any other liability of the company, viz:—Under de- benture bonds.....		67,958.00
Liabilities on policy-holders' account		\$ 238,460,893.48
Gross divisible surplus... ..		65,612,986.87
Total... ..		\$ 304,073,880.35

EXHIBIT OF POLICIES.

The following is a correct statement of the business of the year on policy account, as it stood at close of business December 31st, according to home office books:

CLASSIFICATION.	Whole life policies.		Endowment policies.	
	Number.	Amount.	Number.	Amount.
At end of previous year.....	276,009	\$ 836,982,265	66,794	\$ 201,608,644
New policies issued.....	41,238	126,698,681	23,199	65,431,733
Old policies revived.....	957	3,277,564	334	978,078
Totals.....	318,204	\$ 966,958,510	90,327	\$ 268,018,455
Deduct ceased:				
By death.....				
By maturity.....				
By expiry.....				
By surrender.....				
By lapse.....				
By change and decrease.....				
By not being taken.....				
Total terminated.....	30,007	\$ 105,865,598	10,528	\$ 32,114,717
Outstanding end of year.....	288,197	\$ 861,092,912	79,799	\$ 235,903,738

EXHIBIT OF POLICIES—Continued.

CLASSIFICATION.	All other policies.		Reversionary additions - amount.	Total numbers and amounts.	
	Number.	Amount.		Number.	Amount.
At end of previous year.....	4,804	\$ 9,540,088	\$ 6,285,425	347,607	\$ 1,054,416,422
New policies issued.....	2,196	9,408,129	1,155,058	66,633	202,693,601
Old policies revived.....	11	137,000	.. .. .	1,302	4,392,642
Totals.....	7,011	\$ 19,085,217	\$ 7,440,483	415,542	\$ 1,261,502,665
Deduct ceased:					
By death.....				4,446	15,305,819
By maturity.....				406	2,019,434
By expiry.....				759	2,962,010
By surrender.....				6,340	22,379,328
By lapse.....				18,606	55,180,672
By change and decrease.....					703,642
By not being taken.....				11,308	46,076,713
Total terminated.....	1,330	\$ 5,746,271	\$ 901,032	41,865	\$ 144,627,618
Outstanding end of year.....	5,681	\$ 13,338,946	\$ 6,539,451	373,677	\$ 1,116,875,047

BUSINESS IN IOWA DURING 1900.

	No.	Amount.
Number and amount of policies on the lives of citizens of said state in force December 31st of previous year	4,484	\$ 9,038,794
Number and amount of policies on the lives of citizens of said state issued during the year.....	230	414,007
Total.....	4,714	\$ 9,452,801
Deduct number and amount which have ceased to be in force during the year.....	298	735,891
Total number and amount of policies in force in said state December 31, 1900..	4,716	\$ 8,716,910

Amount of losses and claims on policies in said state unpaid December 31st of previous year	2	4,000
Amount of losses and claims on policies in said state incurred during the year	54	149,700
Total... ..	56	\$ 153,700
Amount of losses and claims on policies in said state settled during the year in cash.....	54	149,231

What amount of premiums was collected or secured in said state during the year in cash and notes or credits, without any deduction for losses, dividends, commissions, or other expenses?

Answer. Total, \$261,775.02.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
FIDELITY MUTUAL LIFE INSURANCE COMPANY.

Organized under the laws of the State of Pennsylvania, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, L. G. FOUSE.

Vice-President, ALEXANDER MCKNIGHT.

Secretary, W. S. CAMPBELL.

[Incorporated, December 2, 1878. Commenced business, January 1, 1879.]

Home office, 112-116 N. Broad street, Philadelphia, Pa.

CAPITAL STOCK.

Amount of net ledger assets, December 31st of previous year...	\$ 2,603,874.78
Extended at.....	\$ 2,603,874.78

INCOME DURING YEAR

As shown by the books at home office at close of business December 31st

First year's premiums (except items 3 and 5), less interest included in deferred premiums \$2,968.67; and \$608.67 for first year's reinsurance.	439,062.46
Renewal premiums (except items 3 and 5), less interest included in deferred premiums \$12,711.05, and \$697.63 for renewal insurance.....	1,707,178.16
Dividends applied by policy-holders to pay running premiums first year premium, \$194.37; renewals, \$21,545.13 (see item 9, disbursements)	21,739.50
Surrender values applied to pay running premiums, renewals (see item 12, disbursements)...	484.54
Consideration for annuities (other than matured installment policies).....	500.65
Total premium income	\$ 2,168,965.31
Rents from company's property, including \$31,500 for company's use of own buildings.	70,317.03
Interest on loans on mortgages of real estate.....	12,963.90
Interest on collateral loans, including premium notes, loans or liens	21,191.46

IOWA INSURANCE REPORT.

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Interest on bonds and dividends on stocks	25,599.55	
Interest on other debts due the company, and on deposit in banks.....	7,019.39	
Discount on claims paid in advance, \$328.27; in- terest on deferred premiums, \$15,679.72.....	16,007.99	
Total rents and interest.....	\$ 153,099.32	
Profit on sales of real estate, \$5,842.63; on sale or maturity of securities, \$5,180.56	11,023.19	
From other sources: Fees for alterations of policies	74.10	
Total income during the year.....		\$ 2,333,161.92
Sum of both amounts.....		\$ 4,937,036.70

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of
business December 31st:

For death claims.....	\$ 928,009.11	
Installment death claims	6,948.36	
Total	\$ 934,957.47	
Total net amount actually paid for losses and matured endowments.....	\$ 934,957.47	
Dividends paid policy-holders.....	17,652.81	
Dividends applied by policy-holders to pay running premiums (see item 3, income).....	21,739.50	
Surrender values paid.....	65,433.63	
Surrender values applied to pay running premiums (see item 5, income)	484.54	
(Total paid policy-holders, \$1,040,267.95.)		
Commissions and bonuses to agents (less commission received on reinsurances), new policies, \$227,154.25; renewal policies, \$83,687.28; on annuities, \$252.25	311,093.78	
Exchange paid to banks and collectors for collecting premiums.	6,697.64	
Commuting renewal commissions.....	8,154.76	
Salaries and allowances for agencies, including managers, agents and clerks.....	82,578.78	
Salaries and all other compensation, officers, \$31,221.78; home office employes, \$94,667.05.	125,888.83	
Medical examiners' fees, \$35,035.61; inspection of risks, \$17,533.27.	52,568.88	
Taxes on new premiums, \$3,766.64; renewal premiums, \$17,178.- 14; on franchise, \$25; on reserves, \$373.79; municipal licenses, \$652.50	21,996.07	
Taxes on real estate, \$12,108.41; on other investments, \$3,283.73..	15,392.14	
Insurance department fees and agents' licenses, \$8,455.90; in- ternal revenue, \$14,034.95..	22,490.85	
Repairs and expenses (other than taxes) on real estate....	16,188.45	
Rent (including \$31,500)	47,069.11	
Advertising, \$18,935.68 printing and stationery, \$20,938.95; pos- tage, \$14,425.82	54,300.45	
Legal expenses, \$12,187.66; for furniture, etc., \$2,902.80..	15,090.46	
Losses on sales of real estate...	853.30	
All other items, viz: expressage and telegrams, \$2,877.45; janitor, fuel, etc., \$567; library, \$692.57; sundry expenses, \$14,414.22, traveling expenses, \$24,290.53.....	42,841.77	
(Total miscellaneous expenses, \$823,205.27)		
Total disbursements.....		\$ 1,863,473.22
Balance.....		\$ 3,073,563.48

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at
close of business December 31st:

Book value real estate (Schedule A), unincumbered	\$ 1,198,027.35	
Mortgage loans on real estate (Schedule B), first liens	229,450.35	
Loans secured by pledge of bonds, stocks or other collateral, per Schedule C	23,986.57	
Loans made to policy-holders on this company's policies assigned as collateral	210,959.08	
Premium notes on policies in force, of which \$44,601.31 is for first year's premiums	93,839.31	
Book value bonds, excluding interest, \$816,557.10; stocks, \$74,- 929.50 (Schedule D).....	891,486.60	
Cash in company's office, \$139.67; deposited in bank, \$165,809.05.	165,948.72	
Due from Union Loan and Trust Company, trustee	11,009.20	
Bills receivable, \$12,949; agents' debit balances, \$236,014.82 ...	248,963.82	
Due from suspended banks.....	390.50	
Total	\$ 3,074,061.50	
Deduct ledger liabilities	498.02	
Total net ledger assets, as per balance above....		\$ 3,073,563.48

NON-LEDGER ASSETS.

Interest due, \$1,672, and accrued \$3,792.61 on mortgages.....	\$ 5,464.61	
Interest due and accrued, on bonds and stocks	11,465.55	
Interest due.....	504.81	
Rents due.....	2,573.52	\$ 20,008.49
Market value of real estate over book value, as per Schedule A.	98,038.73	
Market value (not including interest, in item 11,) of bonds and stocks over book value, as per Schedule D.....	27,368.80	
Total.....		\$ 125,407.53

	New business.	Renewals.
Gross premiums, not more than three months due after period of grace, unreported on policies outstanding December 31, 1900, \$78,525.79 } ..	\$ 95,225.79	\$ 39,850.52
Single premium..... 16,700.00 } ..		
Gross deferred premiums on policies outstanding December 31st, 1900.....	64,308.89	308,183.65
Totals.....	\$ 159,534.68	\$ 348,034.17
Deduct cost of collection, 50 per cent on "new;" 7½ per cent on "renewals," and 5 per cent on single premiums.....	72,252.34	26,102.56
Net amount of uncollected and deferred pre- miums.....	\$ 87,282.34	\$ 321,931.61—\$ 409,213.95
Gross assets.....		\$ 3,628,193.45

Deduct assets not admitted:

Agents' debit balance, not secured by bonds.....	\$ 184,138.72	
Bills receivable, unsecured	12,949.00	
Premium notes on loans and net premiums in item 22 in excess of reserve on policies.....	19,985.14	
Suspended banks	390.50	
Commissions payable to agents on premium notes when paid....	15,271.03	
Total.....		\$ 232,734.39
Total admitted assets.....		\$ 2,395,459.06

NON-LEDGER LIABILITIES.

As shown by the books at home office at the close of business
December 31st.

Net present value of all the outstanding policies in force on the 31st day of December, 1900, as computed by the company according to the actuaries table of mortality, with four per cent interest.....		\$ 2,511,740.00	
Same for annuities (including those in reduction of premiums) ..		308.00	
Total.....		\$ 2,512,048.00	
Deduct net value of risks of this company reinsured in other sol- vent companies.....		2,229.00	
Net reserve.....			\$ 2,509,819.00
Present value of amounts not yet due on matured installment policies (face, \$29,452.15).....			23,256.62
Death losses due and unpaid .		5,000.00	
Death losses in process of adjustment or adjusted and not due..		108,935.00	
Death losses which have been reported and no proofs received..		50,000.00	
Death losses and other policy claims resisted by the company, not yet outlawed.....		33,000.00	
Gross policy claims		\$ 196,935.00	
Net policy claims			\$ 196,935.00
Unpaid dividends or other profits due policy-holders, including those contingent on payment of outstanding and deferred premiums			194.51
Salaries, rents, expenses, taxes, bills, accounts, bonuses, com- missions, medical and legal fees, etc., due or accrued. . . .		33,400.95	
Premiums, paid in advance		2,870.70	
Surrender values claimable on policies canceled whose reserves are not included in item 1.		6,661.00	
Liabilities on policy-holders' account.....			\$ 2,773,137.78
Gross divisible surplus.....		\$ 622,321.28	
Capital stock paid up.....			622,321.28
Total			\$ 3,395,459.06

EXHIBIT OF POLICIES.

The following is a correct statement of the business of the year on policy account as it stood at
close of business December 31st, according to home office books:

CLASSIFICATION.	WHOLE LIFE POLICIES.		ENDOWMENT POLICIES.		ALL OTHER POLICIES.		TOTAL NOS. AND AMOUNTS.	
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.
At end of previous year...	12,788	\$25,514,817	300	\$ 280,508	22,138	\$ 51,387,616	35,226	\$ 77,182,941
New policies issued.....	4,881	9,890,515	1,105	2,337,850	2,954	6,857,781	8,940	10,986,146
Old policies revived.	37	69,500	.....	.....	35	132,805	72	202,305
Old changed and increased	541	1,317,256	110	292,458	112	277,214	763	1,886,928
Totals.....	18,247	\$36,792,088	1,515	\$2,910,816	25,239	\$ 58,655,416	45,001	\$ 98,358,320
Deduct ceased:								
(a) By death.....	83	187,601	3	149	305	814,148	395	1,001,898
By expiry .....	.....	.....	.....	.....	126	243,000	126	243,000
By surrender .	142	323,817	3	264	.....	.....	145	324,081
By lapse	2,247	4,550,605	265	258,403	2,060	4,889,202	4,572	9,698,210
By change and decrease.	430	1,379,978	26	101,500	321	870,618	777	2,352,096
By not being taken.....	706	1,574,700	185	469,500	301	575,650	1,192	2,619,850
Total terminated.....	3,613	\$ 8,016,701	482	\$ 829,816	3,113	\$ 7,392,618	7,208	\$ 16,239,135
(b) Outstanding end of y'r.	14,634	28,775,387	1,033	2,081,000	22,126	51,262,798	37,793	82,119,185
Policies reinsured....	.....	.....	.....	.....	56	304,000	.....	.....

(a) State here the face value corresponding to the present value entered in item 5 ("by death") above, \$1,003,463.

(b) Paid-up insurance included in the final total of item 13 (including return premium and revisionary additions), No. of policies, 680; amount, \$487,812; the annuities in force December 31st last ensuing were in number 3, representing in annual payments, 950.

MISCELLANEOUS QUESTIONS.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that effects this statement?

Answer. No.

Is there a loading or margin for expenses over the net premium on all policies according to the actuaries 4 per cent table?

Answer. Yes.

Is any surrender value promised in excess of the actuaries 4 per cent reserve?

Answer. No.

What proportion of premiums on policies issued by the company may be taken in notes, or other form of lien on the policies?

Answer. On first year's premiums, from 20 to 30 per cent, or amount equal to agents commission. On renewal premiums, from 20 to 30 per cent only.

Is the business of the company conducted upon the mutual, mixed, or strictly proprietary plan?

Answer. Mutual.

What proportion of the profits of the company may be paid to stockholders for use of real or guarantee capital?

Answer. None

Does any officer, director or trustee receive any commission on the business of the company?

Answer. No.

BUSINESS IN IOWA DURING THE SAID YEAR

	Number.	Amount.
Number and amount of policies on the lives of citizens of said state in force December 31st of previous year, on which the premiums were received by the company	398	\$ 910,473.90
Number and amount of policies on the lives of citizens of said state issued during the year, on which premiums were received by the company.....	139	222,500.00
Total.....	537	\$ 1,132,973.90
Deduct number and amount which have ceased to be in force during the year.....	80	156,748.00
Total number and amount of policies paid for and in force in said state December 31st, last.	457	\$ 976,225.90
Amount of losses and claims on policies in said state unpaid December 31st of previous year.....	..	\$
Amount of losses and claims on policies in said state incurred during the year.....	..	....
Total	2	\$ 5,028.61
Amount of losses and claims on policies in said state settled during the year, in cash, \$28.61	1	28.61

What amount of premiums was collected or secured in said state during the year, in cash and notes or credits, without any deduction for losses, dividends, commissions or other expenses?

Answer. Cash, \$23,333.07; notes or credits, \$683.24; total, \$24,016.31.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
GERMANIA LIFE INSURANCE COMPANY.

Organized under the laws of the State of New York, made to the Auditor of State of the
 State of Iowa, pursuant to the laws thereof.

President, CORNELIUS DOREMUS.
Secretary, HUBERT CILLIS.

First Vice-President, HUBERT CILLIS.
Second Vice-President, MAX A. WESENDONCK.

[Incorporated, April 10, 1860. Commenced business, July 16, 1860.]

Home office, 20 Nassau street, New York City.

CAPITAL STOCK.

Amount of capital stock authorized and subscribed for.....	\$ 200,000 00
Amount of capital paid up in cash	200,000.00
Amount of net ledger assets, December 31st of previous year...	25, 193,452.29
Extended at.....	\$ 25, 193,452.29

INCOME DURING YEAR.

As shown by the books at home office at close of
 business December 31st.

First year's premiums (except items 3 and 5), less interest included in deferred premiums, \$1,725.76	\$ 398,924.71
Renewal premiums, (except items 3 and 5), less interest included in deferred premiums, \$12,613.55; and \$5,327 for renewal insurance..	2,878,270.019
Dividends applied by policy-holders to purchase paid up additions and annuities, (see item 10 disbursements)	36,623.71
Surrender values applied to purchase paid-up in- surance and annuities (see item 13, disburse- ments)	115,628.63
Consideration for annuities (other than matured installment policies.....	11,590.60
Total premium income.....	\$ 3,441,037.84
Rents from company's property, including \$27,760 for company's use of own buildings.....	\$ 172,805.97
Interest on loans on mortgages of real estate....	687,534.64
Interest on collateral loans, including premium notes, loans or liens	80,944.30
Interest on bonds and dividends on stocks	298,500.89
Interest on other debts due the company, and on deposits in bank	9,545.31
Discount on claims paid in advance.....	14,339.31
Total rents and interest	\$ 1,263,670.42

From other sources, viz.: dividends on re-insur-
ances, \$4,276.60; policy fees, \$1,805.14.....

6.081.74

Total income during the year

\$ 4 710.790.00

Sum of both amounts

\$29,904,242.29

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of
business December 31st.

For death claims, \$1,105,610.21; additions,
\$29,326.39..... \$ 1,134,936.60

Matured endowments, \$767,834.84; additions,
\$24,877.24..... 792,712.08

Total..... \$ 1,927,648.68

Deduct amount received from other companies
for claims on policies of this company re-in-
sured, of which \$20,000 is for matured endow-
ments

20,000.00

Total net amount actually paid for losses
and matured endowments.....

\$ 1,907,648.68

Paid to annuitants.....

26,466.85

Dividends paid policy-holders, in paid up policies.

28,426.35

Dividends of 1900 applied by policy-holders to pay running pre-
miums (see item 3, income) due in 1900.....

148,878.05

Dividends applied by policy-holders to purchase paid-up ad-
ditions and annuities (see item 4, income).....

36,623.71

Surrender values paid.....

259,299.80

Surrender values applied to purchase paid-up insurance and
annuities (see item 6, income).....

115,628.63

(Total paid policy-holders, \$2,522,972.07)

Paid stockholders for interest or dividends (amount declared
during the year)

24,000.00

Commissions and bonuses to agents (less commission received on
reinsurances); new policies, \$243,925.00; renewal policies,
\$126,188.03; on annuities, \$192.78.....

370,305.81

Commuting renewal commissions.....

1,138.98

Salaries and allowances for agencies, including managers, agents
and clerks.

162,540.06

Salaries and all other compensation.....

105,051.81

Medical examiners' fees

30,240.68

Taxes on new premiums and renewal premiums, \$20,189.01; on
reserves, \$431.22; municipal and state licenses, \$20,189.01; in-
ternal revenue, \$3,822.62.....

26,365.95

Taxes on real estate.....

33,042.63

Insurance department fees and agents' licenses

1,851.04

Repairs and Expenses (other than taxes) on real estate.....

65,630.12

Rent (for company's use of own buildings).....

27,760.00

Advertising, \$17,551.94; printing and stationery, \$10,208.61; post-
age, \$1,457.68

29,218.23

Legal expenses, \$4,311.62; for furniture, etc., \$1,841.61.....

6,153.23

Losses on sales of real estate, \$1,771.05; on sale or maturity of
securities, \$7,025.00.....

8,796.05

All other items, viz.: expressage, exchange and other expense..
(Total miscellaneous expenses, \$929,425.47.)

37,330.88

Total disbursements

\$ 3,452,397.54

Balance

\$26,451,844.75

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at
close of business December 31st

Book value real estate (Schedule A), unincumbered.....	\$ 2,656,796.55	
Mortgage loans on real estate (Schedule B), first liens.....	14,296,062.43	
Loans made to policy-holders on this company's policies assigned as collateral	1,390,268.60	
Book value bonds	7,481,536.87	
Cash in company's office, \$8,587.29; deposited in bank, \$454,542.85; cash in transit, \$164,050.16 (since received).....	627,180.30	
Total net ledger assets as per balance above.....		\$ 26,451,844.75

NON-LEDGER ASSETS.

Interest due, \$5,287.50; and accrued, \$243,713.05 on mortgages..	249,000.55	
Interest due and accrued on bonds and stocks.....	57,997.99	
Interest due and accrued.....	2,060.35	
Rents due, \$747.33 and accrued, \$5,395.83 on company's property or lease.....	6,143.16—\$	315,202.05
Market value of real estate, over book value, as per schedule A.	61,034.63	
Market value (not including interest, in item 11,) of bonds and stocks over book value, as per Schedule D.....	62,064.12	123,098.75
	New business.	Renewals.
Gross premiums not more than three months due after period of grace, unreported on policies outstanding December 31st.....	\$ 6,630.87	\$ 184,703.19
Gross deferred premiums on policies outstanding December 31st..	25,088.27	314,364.31
Totals.....	\$ 31,719.14	\$ 499,067.52
Deduct cost of collection, 55 per cent on new; 5 per cent on renewals	17,445.43	24,953.38
Net amount of uncollected and deferred premiums... ..	\$ 14,273.61	\$ 474,114.14—\$ 488,387.75
Total admitted assets.....		\$ 27,378,535.30

NON-LEDGER LIABILITIES.

As shown by the books at home office at the close of business
December 31st:

Net present value of all the outstanding policies in force on the 31st day of December, 1900, as computed by the company according to the actuaries' table of mortality, with 4 per cent. interest	22,844,670.00	
Same for reversionary additions.....	446,224.00	
Same for annuities (including those in reduction of premiums)..	362,644.00	
Total	\$ 23,653,538.00	
Deduct net value of risks of this company reinsured in other solvent companies.....	30,234.00	
Net reserve		\$ 23,623,304.00
Matured endowments due and unpaid	\$ 2,964.99	
Death losses due and unpaid	5,651.03	
Death losses in process of adjustment or adjusted and not yet due	56,618.80	
Death losses which have been reported and no proofs received...	74,344.01	
Death losses and other policy claims resisted by the company, not yet outlawed.....	13,312.34	

Due and unpaid on annuity claims	2,361.15	
Gross policy claims.....	\$ 155,252.32	
Net policy claims		\$ 155,252.32
Unpaid dividends or other profits due policy-holders, including those contingent on payment of outstanding and deferred premiums.....		60,299.88
Premiums paid in advance.....		12,947.16
Surrender values claimable on policies canceled whose reserves are not included in item 1.....		5,379.26
Any other liability, viz: Extra reserve for absolute, dividend tontine, war and world policies		83,333.76
Liabilities on policy-holders' account		\$ 23,940,516.38
Gross divisible surplus.....	\$ 3,238,016.92	
Capital stock paid up.....	200,000.00—	3,438,016.92
Total.....		\$ 27,378,533.30

EXHIBIT OF POLICIES.

The following is a correct statement of the paid for business of the year on policy account as it stood at close of business December 31st, according to home office books.
Include no policy except wherein the first premium has been paid to the company as provided in the contract.

CLASSIFICATION.	Whole Life Policies.		Endowment Policies.	
	No.	Amount.	No.	Amount.
Outstanding at end of year 1899, as reported.....	18,276	\$ 34,461,219	30,245	\$ 44,931,261
Deduct unpaid of 1899.....	539	948,277	669	1,053,659
Amount in force, actually paid for at end of previous year.	17,737	\$ 33,512,942	29,576	\$ 43,877,602
New policies issued.....	2,333	4,338,827	3,241	5,223,821
Return premiums on new policies				
Old policies revived.....	8	13,250	8	8,045
Old policies changed and increased.....				
Totals	20,078	\$ 37,865,019	32,825	\$ 49,109,468
Deduct ceased:				
By death	424	\$ 759,910	228	\$ 364,395
By maturity.....			474	761,499
By expiry	4	8,046	37	27,522
By surrender.....	298	705,763	521	763,035
By lapse.....	836	1,515,817	1,000	1,443,199
By change and decrease.....		84,610		94,746
Total terminated.....	1,562	\$ 3,074,146	2,260	\$ 3,454,376
Outstanding end of year	18,516	34,790,873	30,565	45,655,072
Policies reinsured..... (included in above)		\$ 100,000		\$ 35,000

EXHIBIT OF POLICIES.—Continued.

CLASSIFICATION.	All other Policies.		Ret. Prem. and Reversionary Additions.	Total Nos. and Amounts.	
	No.	Amount.		No.	Amount.
Outstanding at end of year 1899, as reported.....	68	\$ 174,869	\$ 833,286	48,589	\$ 80,400,635
Deduct unpaid of 1899	1	5,000	1,253	1,209	2,008,189
Amount in force, actually paid for at end of previous year.....	67	\$ 169,869	\$ 832,033	47,380	\$ 78,392,446
New policies issued.....	9	24,280	.....	5,583	9,586,928
Return premiums on new policies.....	.....	.....	4,926	.....	4,926
Old policies revived .....	.....	.....	.....	16	21,295
Old policies changed and increased.....	.....	.....	83,568	.....	83,568
Total.....	76	\$ 194,149	\$ 920,527	52,979	\$ 83,089,163
Deduct ceased:					
By death.....	.....	.....	33,348	652	1,157,653
By maturity .....	.....	.....	24,768	474	786,267
By expiry	12	21,780	5,643	53	62,991
By surrender .....	.....	.....	13,150	819	1,481,948
By lapse.....	8	23,710	2,810	1,844	2,985,536
By change and decrease.....	.....	.....	1,003	.....	180,359
Total terminated	20	\$ 45,490	\$ 80,722	3,842	\$ 6,654,754
Outstanding end of year.....	56	148,659	839,805	49,137	81,434,409
Policies reinsured .....	.....	.....	.....	.....	\$ 135,000

State here the face value, and present value, on installment policies entered in item 5 ("by death") above, \$6,000 face; \$5,039.50 present value.

Paid up insurance included in the final total of item 12 (excluding return premium and reversionary additions), number of policies 5,296, amount.....\$ 5,859,992.26

The annuities in force December 31, 1900, were in number 215, representing in annual payments..... 32,798

Industrial policies in force December 31, 1900, number 3,765, amount..... 483,832

MISCELLANEOUS QUESTIONS.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?

Answer. No

Is there a loading or margin for expenses over the net premium on all policies according to the actuaries 4 per cent table?

Answer. Yes.

Is any surrender value promised in excess of the actuaries 4 per cent reserve?

Answer. No.

What proportion of premiums on policies issued by the company may be taken in notes, or other form of lien on the policies?

Answer. No notes taken.

Is the business of the company conducted upon the mutual, mixed, or strictly proprietary plan?

Answer. On the mixed plan.

What proportion of the profits of the company may be paid to stockholders for use of real or guarantee capital?

Answer. An amount not exceeding 5 per cent of the capital stock.

Does any officer, director or trustee receive any commission on the business of the company?

Answer. No.

BUSINESS IN IOWA DURING THE SAID YEAR.

	Number.	Amount.
Number and amount of policies on the lives of citizens of said state in force December 31st of previous year, on which the premiums were received by the company	302	\$ 442,504

Number and amount of policies on the lives of citizens of said state issued during the year, on which premiums were received by the company.....	162	241,625
Total.....	464	\$ 684,129
Deduct number and amount which have ceased to be force during the year.....	30	46,550
Total number and amount of policies paid for and in force in said state December 31st last.....	434	\$ 637,579
Amount of losses and claims on policies in said state unpaid December 31st of previous year.....	3	411,793
Amount of losses and claims on policies in said state incurred during the year.....	3	411,793
Amount of losses and claims on policies in said state settled during the year, in cash.....	2	\$ 3,013.13
What amount of premiums was collected or secured in said state during the year, in cash and notes or credits, without any deduction for losses, dividends, commissions or other expenses? Answer. Cash, \$23,223.30.		

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
HARTFORD LIFE INSURANCE COMPANY.

Organized under the laws of the State of Connecticut, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, GEO. E. KEENEY. First Vice-President, E. C. HILLIARD.
Secretary, CHAS. H. BACALL.

[Incorporated, May 1866. Commenced business, April 1867.]
Home office, 252 Asylum street, Hartford, Conn.

CAPITAL STOCK.

Amount of capital paid up in cash.....	\$ 500,000.00
Amount of net ledger assets, December 31st of previous year.....	\$ 2,718,271.00
Increase of paid up capital during 1901.....	250,000.00
Extended at....	\$ 2,968,271.00

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.

First year's premiums (except items 3 and 5), less interest included in deferred premiums, \$1,555.30 and \$1,549.41 for first year's reinsurance.....	\$ 309,437.20
Renewal premiums (except items 3 and 5), less interest included in deferred premiums, \$155.60 and \$163.96 for renewal insurance..	1,890,604.52

Dividends applied by policy holders to pay running premiums; renewals, \$414.04 (see item 9, disbursements).....	414.04	
Total premium income		\$ 2,200,459.86
Rents from company's property, including \$3,500.00 for company's use of own buildings.\$	13,519.09	
Interest on loans on mortgages of real estate.....	11,934.73	
Interest on collateral loans, including premium notes, loans or liens	4,914.21	
Interest on bonds and dividends on stocks.....	21,969.31	
Interest on other debts due the company, and on deposits in banks.....	50,238.49	
Discount on claims paid in advance.....	1,710.60	
Total rents and interest		\$ 104,286.43
Profit on sales of real estate, \$15.20; on sale or maturity of securities, \$406.25.....		421.45
From other sources, viz (profit and loss account must be itemized): Increase in book value of real estate being about one-half the appreciation shown by the recent appraisal made by the Connecticut and Missouri Insurance department.....	\$ 12,221.88	
Advance payments,	6,644.85	
Safety fund deposits.....	20,170.86	
Total income during the year.....		\$ 2,344,205.33
Sum of both amounts.....		5,312,476.33

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business
December 31st, 1900.

For death claims	\$ 1,659,649.88
Deduct amount received from other companies for claims on policies of this company reinsured.....	7,043.00
Total net amount actually paid for losses and matured endowments	1,652,606.88
Advance payments used.....	6,548.49
Dividends paid policy holders.....	9,010.67
Dividends applied by policy holders to pay running premiums (see item 3, Income).....	50,468.12
Surrender values paid	3,135.00
(Total paid policy holders, \$1,721,769.16.)	
Paid stockholders for interest or dividends (amount declared during the year, \$30,000.00)	30,000.00
Commissions and bonuses to agents (less commission received on reinsurances), new policies, \$216,570.97; renewal policies, \$37,365.12.....	253,936.09
Salaries and allowances for agencies, including managers, agents and clerks.	66,633.70
Salaries and all other compensation (officers, \$33,440.08; home office employes, \$48,993.77)	82,433.85
Medical examiners' fees, 33,262.10; inspection of risks, \$4,010.77	37,272.87
Taxes on new premiums, \$388.91; renewal premiums, \$16,600.87; on franchise, \$415.00; on reserves, 608.20; municipal licenses, \$230.81; internal revenue, \$11,183.06.....	29,426.85
Taxes on real estate	3,681.00
Insurance department fees and agents' licenses	5,119.50
Repairs and expenses (other than taxes) on real estate	1,491.56
Rent (including \$3,500.00 for company's use of own buildings)..	14,233.55

Advertising, \$8,347.84; printing and stationery, \$15,935.21; postage, 8,989.40	33,272.45
Legal expenses, \$4,984.65; for furniture, etc., \$13,268.96; travel, \$4,855.68	23,109.29
Losses on sales of real estate.....	6,044.51
All other items, viz (profit and loss account must be itemized): Paid to stockholders' dividend from stockholders' surplus and repaid by them to increase capital stock	250,000.00
Increase of capital. \$250,000 00. (Total miscellaneous expenses, \$586,655.22.)	
Total disbursements.....	\$ 2,558,424.36
Balance.....	2,754,051.95

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value real estate (Schedule A), unincumbered.....	\$ 261,101.93
Mortgage loans on real estate (Schedule B), first liens	298,320.00
Loans secured by pledge of bonds, stocks or other collateral, per Schedule C.....	700.00
Loans made to policy holders on this company's policies assigned as collateral	53,931.00
Premium notes on policies in force, of which all are for first year's premiums	50,173.93
Book value bonds, excluding interest, \$304,597.22; stocks, \$167,344.45 (Schedule D)	471,941.67
Cash in company's office, \$8,778 49; deposited in bank, \$414,575.79	423,354.28
Safety funds in Security company, of Hartford	1,194,529.14
Bills receivable	1,000.00
Total.....	\$ 2,755,051.95
Deduct ledger liabilities: Agents credit balances.....	1,000.00
Total net ledger assets, as per balance above.....	\$ 2,754,051.95

NON-LEDGER ASSETS.

Interest accrued on mortgages	\$ 4,548.92
Interest accrued on bonds and stocks....	6,474.18
Interest accrued on collateral loans	1,562.94
Interest accrued on premium notes, loans or liens.....	325.50
Interest accrued on other assets	2,066.06
Rents accrued on company's property or lease	1,142.90
Market value of real estate, over book value, as per Schedule A	10,903.07
Market value (not including interest, in item 11,) of bonds and stocks over book value, as per Schedule D	15,936.26
	26,839.35
New business.	Renewals.
Gross premiums, not more than three months due after period of grace, unreported on policies outstanding December 31st, 1900	\$ 19,074.08
Gross deferred premiums on policies outstanding December 31st, 1900	74,807.47
Totals	\$ 74,807.47
Deduct cost of collection, 60 per cent. on "new;" 6 per cent on "renewals,"	44,884.48
Net amount of uncollected and deferred premiums	\$ 29,922.99
	\$ 32,840.60
	\$ 62,763.59

IOWA INSURANCE REPORT.

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Premiums in course of collection, safety fund department.....		\$ 349,000.00
Gross assets		\$3,208,775.37
Deduct assets not admitted.		
Bills receivable, unsecured.....	\$ 1,000.00	
Premium notes or loans and net premiums in item 22 in excess of reserve on policies	247.00	
Depreciation in ledger assets to bring same to market value:		
Safety fund	81,960.00	
Total.....		\$ 83,207.00
Total admitted assets		3,125,568.37

NON-LEDGER LIABILITIES

As shown by the books at home office at the close of business December 31st:

Net present value of all the outstanding policies in force on the 31st day of December, 1900, as computed by the company according to The Actuaries Table of Mortality, with 4 per cent. interest, stock department	\$ 354,737.00	
Same for reversionary additions	3,294.00	
Total	\$ 358,031.00	
Deduct net value of risks of this company reinsured in other solvent companies	3,654.00	
Net reserve.....		\$ 354,377.00
Death losses in process of adjustment or adjusted and not due:		
Safety fund department, \$393,750; stock department, \$22,900..	416,650.00	
Death losses which have been reported and no proofs received, stock department	6,000.00	
Death losses and other policy claims resisted by the company, not yet outlawed, safety fund.....	6,000.00	
Gross policy claims.....	\$ 428,650.00	
Unpaid dividends or other profits due policy-holders, including those contingent on payment of outstanding and deferred premiums		\$ 428,650.00
Unpaid interest or dividends to stockholders		2,255.65
Premiums paid in advance.....		2,861.50
Surrender values claimable on policies canceled whose reserves are not included in item 1.....		2,953.01
Any other liability, viz: Net safety fund security company.....		1,112,569.14
Reserves on safety fund policies, \$265,104; less deferred premiums, \$34,884		230,220.00
Mortuary fund held in addition to reserve.....		111,495.36
Liabilities on policy-holders' account.....		\$ 2,245,381.66
Gross divisible surplus	380,186.71	
Capital stock paid up	500,000.00	880,186.71
Total		\$ 3,125,568.37

IOWA INSURANCE REPORT.

EXHIBIT OF POLICIES.

The following is a correct statement of the paid for business of the year on policy account account as it stood at close of business December 31st, according to home office books:

CLASSIFICATION	WHOLE LIFE POLICIES.		ENDOWMENT POLICIES.		ALL OTHER POLICIES.		RETURN PRE MIUMS AND REVERSION-ARY ADD'S.	TOTAL NOS. AND AM'TS.	
	No.	Amt.	No.	Amt.	No.	Amt.	Amount.	No.	Amt.
Outstanding end of 1899 as reported ...	1513	2 716 896	73	142,000	38297	76,585,425	4, 109	39883	79 448,430
Deduct unpaid 1899..	168	358, 500	13	23,500	65	123 200	.....	246	505,200
At end of previous yr.	1345	2,358 396	60	118,500	38232	76,462,225	4, 109	39637	78,943 230
New policies issued..	2300	3,919 797	159	220,881	5406	7,577,119	154	7865	11,717 551
Old policies revived..	3	11,000	.....	.....	18	35 800	.....	21	46,000
Total.....	3648	6,289,193	219	339,381	43656	84,075,144	4, 263	47523	90,707 681
Deduct deceased:									
By death	28	48,074	.....	.....	668	1,670,900	.....	696	1,718,974
by expiry.....	.....	.....	.....	.....	1	1,000	.....	1	1 000
By surrender.....	8	4,929	.....	.....	.....	.....	.....	8	4 929
By lapse	516	823,500	29	38,500	4230	8,771,075	.....	4775	9 633,775
By change and de-crease .....	.....	52,500	.....	1,000	840	1,112 400	.....	840	1,165 000
Total terminated	552	929,003	29	39 500	5739	11,555,375	.....	6320	12,523,779
Outstanding end of year	3096	5,360,190	190	299,881	37917	72,519,769	4, 263	41203,79	164,103
Policies reinsured...	.....	37,055	.....	12,174	.....	.....	.....	.....	49 229

Paid up insurance included in the final total of item 13 (including return premium and reversionary additions), No. of policies, 229; amount, \$286,539.

MISCELLANEOUS QUESTIONS.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?

Answer. No.

Is there a loading or margin for expenses over the net premium on all policies according to the actuaries 4 per cent table?

Answer. Yes.

Is any surrender value promised in excess of the actuaries 4 per cent reserve?

Answer. No.

If so, what amount therefore has been included in liabilities and where?

Answer. None.

What proportion of premiums on policies issued by the company may be taken in notes or other form of lien on the policies?

Answer. Occasional lines on old policies changed and one quarter premiums on certain return premium policies.

Is the business of the company conducted upon the mutual, mixed, or strictly proprietary plan.

Answer. Mixed.

What proportion of the profits of the company may be paid to stockholders for use of real or guarantee capital?

Answer. Not limited.

Does any officer, director or trustee receive any commission on the business of the company?

Answer. No.

BUSINESS IN IOWA DURING THE SAID YEAR.

	Number.	Amount.
Number and amount of policies on the lives of citizens of said state in force December 31st of previous year, on which the premiums were received by the company.....	629	\$ 1,243,000

Number and amount of policies on the lives of citizens of said state issued during the year, on which premiums were received by the company.....	2	6,000.00
Total.....	631	\$ 1,249,000.00
Deduct number and amount which have ceased to be in force during the year.....	82	163,000.00
Total number and amount of policies paid for and in force in said state December 31st, last	549	\$ 1,086,000.00
Amount of losses and claims on policies in said state unpaid December 31st of previous year	2	\$ 2,000.00
Amount of losses and claims on polices in said state incurred during the year.....	11	40 000.00
Total	\$ 13	\$ 42,000.00
Amount of losses and claims on policies in said state settled during the year in cash, \$22,950; by compromise, \$50.....	9	\$ 23,000.00

What amount of premiums was collected or secured in said state during the year in cash and notes or credits, without any deduction for losses, dividends, commissions or other expenses?

Answer. Cash, \$35,643 14.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
HOME LIFE INSURANCE COMPANY.

Organized under the laws of the State of New York, made to the Auditor of State of the State
of Iowa, pursuant to the laws thereof.

President, GEORGE E. IDE. Vice-President, WILLIAM A. ST. JOHN
Secretary, ELLIS W. GLADWIN. Actuary, WILLIAM M. MARSHALL.

[Incorporated, April 30, 1860. Commenced business May 1, 1860.]

Home office, 256 Broadway, New York City, N. Y.

CAPITAL STOCK.

Amount of capital stock authorized, \$125,000; subscribed for.....	\$ 125,000.00
Amount of capital paid up in cash.....	125,000.00
Amount of net ledgor assets December 31st of previous year....	10,822,249.67
Extended at	\$ 10,822 249.67

INCOME DURING YEAR.

As shown by the books at home office at close of
business December 31st.

First year's premiums (except items 3 and 5) less interest included in deferred premiums, \$999. - 95. for first year's reinsurance ..	\$ 337,081.54
Renewal premiums (except items 3 and 5), less interest incurred in deferred premiums, \$5. - 012.79. and \$11,380.45 for renewal insurance.	1,486,200.86
Dividends applied by policy-holders to pay running premiums, renewals	50,571.32
Dividends applied by policy-holders to purchase paid-up additions and annuities	122,844.99

Surrender values applied to pay running premiums	53.50	
Surrender values applied to purchase paid up insurance and annuities.....	21,686.00	
Consideration for annuities (other than matured installment policies).....	11,363.97	
Total premium income.....		\$ 2,029,802.18
Rents from company's property, including \$24,000 for company's use of own buildings.....	73,424.31	
Interest on loans on mortgages of real estate.....	186,390.67	
Interest on collateral loans, including premium notes, loans or liens.....	33,005.22	
Interest on bonds and dividends on stocks.....	215,158.40	
Interest on other debts due the company, and on deposits in banks.....	43,958.47	
Discount on claims paid in advance, \$228.33; interest on deferred premiums, \$6,012.74.....	6,241.07	
Total rents and interest.....		\$ 558,178.14
From other sources.....		323.60
Total income during the year ..		\$ 2,587,303.92
Sum of both amounts.....		13,410,553.59

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

For death claims, \$517,300.87; additions, \$433.....	\$ 517,733.87	
Matured endowments, \$136,779; additions, \$6,319.50	143,098.50	
Total.....	\$ 660,832.37	
Total net amount actually paid for losses and matured endowments.....		\$ 660,832.37
Paid to annuitants.....		22,094.80
Dividends paid policy-holders.....		4,383.51
Dividends applied by policy-holders to pay running premiums (see item 3, income).....		50,571.32
Dividends applied by policy-holders to purchase paid-up additions and annuities (see item 4, income).....		122,844.99
Surrender values paid		114,671.33
Surrender values applied to pay running premiums (see item 5, income)		53.50
Surrender values applied to purchase paid-up insurance and annuities (see item 6, income)		21,686.00
(Total paid policy-holders, \$997,137.82).		
Paid stockholders for interest or dividends (amount declared during the year		15,000.00
Commissions and bonuses to agents (less commission received on reinsurances), new policies, \$178,271.90; renewal policies, \$110,449.65; on annuities, \$335.44		289,056.99
Commuting renewal commissions.....		21,038.65
Salaries and allowances for agencies, including managers, agents and clerks		94,317.01
Salaries and all other compensation (officers, \$51,500; home office employes, \$43,982.61.....		95,482.61
Medical examiners' fees, \$29,752.50; inspection of risks, \$1,554.48		31,306.98
Taxes on new and renewal premiums, \$18,919.80; on reserves, \$911.90; municipal and state licenses, \$1,663.36		21,495.06
Taxes on real estate, \$15,265.80; on other investments, \$5.00.....		15,270.80
Insurance department fees and agents' licenses.....		4,878.90
Repairs and expenses (other than taxes) on real estate.....		30,251.04
Rent, including \$24,000 for company's use of own buildings.....		24,000.00

Advertising, \$7,282.70; printing and stationery, \$15,122.26; postage, \$2,880.00.....	25,284.96	
Legal expenses	8,834.21	
Losses on sale or maturity of securities.. ..	25,774.88	
All other items, viz: Traveling expenses, \$2,323.03; internal revenue, \$7,887.37; office expenses and directors, \$9,649.92; exchange, \$1,264.04	21,124.36	
Total miscellaneous expenses, \$723,116.45)		
Total disbursements....		\$ 1,720,254.27
Balance		11,690,299.32

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31.

Book value real estate (Schedule A), unincumbered.....	\$ 1,645,231.86	
Mortgage loans on real estate (Schedule B), first liens.....	3,708,785.00	
Loans secured by pledge of bonds, stocks or other collateral, per Schedule C.....	33,500.00	
Loans made to policy-holders on this company's policies assigned as collateral	572,819.38	
Premium notes on policies in force, of which \$1,243.98 is for first year's premiums.....	507,636.43	
Book value bonds, excluding interest, \$4,170,905.93; stocks, \$665,564.99 (Schedule D)	4,836,470.92	
Cash in company's office, \$1,245.33; deposited in bank \$347,255.49	348,500.82	
Agents' debit balances	37,354.91	
Total net ledger assets, as per balance above		\$ 11,690,299.32

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$ 20,883.13	
Interest due and accrued on bonds and stocks	39,815.20	
Interest due and accrued on collateral loans.....	254.08	
Interest due on other assets.....	713.05	
Rents due.....	5,564.60	\$ 67,230.06
Market value of real estate over book value, as per Schedule A..		95,516.68
Market value (not including interest) of bonds and stocks over book value, as per Schedule D.....		304,634.04

New business. Renewals.

Gross premiums, not more than three months due after period of grace, unreported on policies outstanding after December 31, 1900....	\$ 53,311.69	\$ 94,918.06	
Gross deferred premiums on policies outstanding December 31, 1900.....	24,687.70	104,297.43	
Totals.....	\$ 77,999.39	\$ 199,215.49	
Deduct cost of collection 52 73-100 per cent on "new;" 7 11-100 per cent on "renewals"	41,129.08	14,164.22	
Net amount of uncollected and deferred premiums...\$	36,870.31	\$ 185,051.27	\$ 221,921.58
Gross assets.....			\$12,379,601.68
Deduct assets not admitted:			
Agents' debit balances, not secured by bonds			37,354.91
Total admitted assets.....			\$12,342,246.77

NON-LEDGER LIABILITIES.

As shown by the books at home office at the close of business
December 31st.

Net present value of all the outstanding policies in force on the
31st day of December, 1903, as computed by the company
according to The Actuaries Table of Mortality, with four per
cent interest \$ 9,932,233.00
Same for reversionary additions ... 748,279.00
Same for annuities (including those in reduction of premiums).. 221,187.00

Total..... \$ 10,901,699.00
Deduct net value of risks of this company reinsured in other sol-
vent companies 32,650.00

Net reserve \$ 10,869,049.00
Present value of amounts not yet due on matured installment
policies (face, \$17,500); \$13,761 included in item of liabilities.
Death losses in process of adjustment or adjusted and not due.. \$ 8,000.00
Death losses which have been reported and no proofs received.. 56,344.00
Death losses and other policy claims resisted by the company,
not yet outlawed..... 29,000.00
Due and paid on annuity claims..... 25.00

Net policy claims..... \$ 93,369.00
Unpaid dividends or other profits due policy-holders, including
those contingent on payment of outstanding and deferred
premiums 4,768.41
Premiums paid in advance..... 10,112.50
Surrender values claimable on policies canceled whose reserves
are not included in item 1..... 7,894.00
Any other liability, viz: To meet possible fluctuations in price
of securities and other contingencies..... 65,875.00

Liabilities on policy-holders' account.... \$ 11,059,658.41
Capital stock paid up..... 1,282,581.20
Total..... \$ 12,342,240.77

EXHIBIT OF POLICIES.

The following is a correct statement of the business of the year on policy account as it stood at
close of business December 31st, according to home office books.

CLASSIFICATION.	Whole Life Policies.		Endowment Policies	
	No.	Amount.	No.	Amount.
At end of previous year.....	21,142	\$38,497,808.00	3,933	\$ 6,860,791.00
New policies issued.....	4,952	8,345,303.74	1,167	1,790,325.00
Old policies revived.....	73	143,860.00	17	24,500.00
Old policies changed and increased.....	7	28,552.00	1	7,700.00
Totals.....	26,174	\$47,015,523.74	5,118	\$ 8,683,316.00
Deduct policies ceased:				
By death.....	236	442,631.74	29	47,301.00
By maturity.....			91	130,779.00
By surrender.....	426	865,783.00	83	142,722.00
By lapse.....	1,319	2,075,132.00	227	317,792.00
By change and decrease.....		77,799.00		17,421.00
By expiry.....				
By not taken.....	699	1,246,123.00	206	342,410.00
Total terminated.....	2,680	\$ 4,707,468.74	636	\$ 1,004,461.00
Numbers and amounts in force at end of year..	23,494	\$42,308,055.00	4,482	\$ 7,678,855.00
Policies re-insured.....	16	224,278.00	4	60,000.00

EXHIBIT OF POLICIES—Continued.

CLASSIFICATION.	All other Policies.		Reversionary additions.	Total Nos. and Amts.	
	No.	Amount.	Amount.	No.	Amount.
At end of previous year.....	1,187	\$ 2,808,644.00	\$ 1,091,454.00	26,262	\$ 49,258,697.00
New policies issued.....	241	427,711.13	159,887.50	6,360	10,723,227.37
Old policies revived.....	4	7,500.00	.....	94	175,860.00
Old pols. changed and increas'd	....	58.00	.....	8	36,310.00
Totals.....	1,432	\$ 3,243,913.13	\$ 1,251,341.50	32,724	\$ 60,194,094.37
Deduct policies ceased:					
By death	12	27,368.13	433.00	277	517,733.87
By maturity.....	..	.....	6,319.50	91	143,068.50
By surrender.....	20	83,748.00	340.00	529	1,042,593.00
By lapse.....	125	232,809.00	.....	1,671	2,625,723.00
By change and decrease	8	22,529.00	.....	8	117,749.00
By expiry	2	3,000.00	.....	2	3,000.00
By not taken.....	38	35,766.00	.....	943	1,624,345.00
Total terminated.....	205	\$ 405,220.13	\$ 7,092.50	3,521	\$ 6,124,242.37
Nos. and amts. in force end of yr	1,227	\$ 2,838,693.00	1,244,249.00	29,203	\$ 54,069,852.00
Policies re-insured.....	8	38,500.00	.....	28	322,778.00

Installment policies have been entered and deducted in above exhibit of policies for the commuted value of installments.
Annuities in force, No. 54, amount, \$22,953.43.

MISCELLANEOUS QUESTIONS.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?
Answer. No.
Is there a loading or margin for expenses over the net premium on all policies according to the actuaries 4 per cent table?
Answer. Yes.
Is any surrender value promised in excess of the actuaries 4 per cent reserve?
Answer. No, excepting on policies under which the company carries a 3 per cent reserve liability.
If so, what amount therefor has been included in liabilities and where?
Answer. The entire 3 per cent liability is included in item 1 of liabilities.
What proportion of premiums on policies issued by the company may be taken in notes, or other form of lien on the policies?
Answer. The company does not accept notes on new premiums, but one-quarter of a premium can remain a lien against the policy.
Is the business of the company conducted upon the mutual, mixed, or strictly proprietary plan?
Answer. Mutual.
What proportion of the profits of the company may be paid to stockholders for use of real or guarantee capital?
Answer, Six per cent semi-annually
Does any officer, director or trustee receive any commission on the business of the company?
Answer. No.

BUSINESS IN IOWA DURING THE SAID YEAR.

	No.	Amount.
Number and amount of policies on the lives of citizens of said state in force December 31st of previous year, on which the premiums were received by the company	199	\$ 311,915.00
Number and amount of policies on the lives of citizens of said state issued during the year, on which premiums were received by the company....	107	132,030.00
Total.....	306	\$ 443,945.00

Deduct number and amount which have ceased to be in force during the year	50	71,404.00
Total number and amount of policies paid for and in force in said state December 31st, last.....	256	\$ 372,541.00
Amount of losses and claims on policies in said state unpaid December 31st of previous year.....	1	1,000.00
Amount of losses and claims on policies in said state incurred during the year	3	7,000.00
Total.....	4	\$ 8,000.00
Amount of losses and claims on policies in said state settled during the year in cash	4	8,000.00
What amount of premiums was collected or secured in said state during the year, in cash and notes or credits, without any deduction for losses, dividends, commissions or other expenses? Answer. Cash, \$14,644.69; notes or credits, \$1,020.96; total, \$15,665.65		

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
ILLINOIS LIFE INSURANCE COMPANY.

Organized under the laws of the State of Illinois, made to the Auditor of State of the State of
Iowa, pursuant to the laws thereof.

President, JAMES W. STEVENS.

First Vice-President, ORR SANG.

Secretary, EDWARD D. STEVENS.

Second Vice-President, R. W. STEVENS.

[Incorporated, July 7, 1899.

Commenced business, October 2, 1899.]

Home office, 134 Monroe street, Chicago, Illinois

CAPITAL STOCK.

Amount of capital stock authorized, \$100,000; sub- scribed for.....	\$ 100,000.00
Amount of capital paid up in cash.....	100,000.00
Amount of net ledger assets, December 31st of previous year.....	\$ 167,569.08
Extended at.....	\$ 167,569.08

INCOME DURING YEAR.

As shown by the books at home office at close of
business December 31st.

First year's premiums (except items 3 and 5), less interest included in deferred premiums, \$77,- 795.55; and \$1,331.03 for first years's re-insur- ance	\$ 76,464.52
Renewal premiums (except items 3 and 5), less interest included in deferred premiums, \$140,- 955.58; and \$827.06 for renewal insurance.....	140,128.52
Total premium income.....	\$ 216,593.04
Interest on loans on mortgages of real estate.....	\$ 4,428.43
Interest on collateral loans, including premium notes, loans or liens.....	4,844.40
Interest on bonds and dividends on stocks	2,090.83
Interest on other debts due the company and on deposits in banks.....	1,231.66

IOWA INSURANCE REPORT.

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Interest on deferred premiums.....	2,618.63	
Total rents and interest.....	\$ 15,213.95	
Ledger assets, other than premiums, received from other companies for assuming their risks	18,194.73	
From other sources, viz : profit and loss, C. M. Bickford.....	5.00	
Policy lien notes.....	81,552.67	
Total income during the year.....	\$ 331,559.39	
Sum of both amounts.....	\$ 499,128.47	

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business
December 31st.

For death claims.....	\$ 86,661.22	
Total disability.....	515.83	
Total.....	\$ 87,177.05	
Total net amount actually paid for losses and matured endowments.....	\$ 87,177.05	
Surrender values paid.....	170.51	
(Total paid policy-holders, \$87,347.56.)		
Paid stockholders for interest or dividends, amount declared during the year.....	7,000.00	
Commissions and bonuses to agents (less commission received on reinsurances), new policies, \$42,500.83; renewal policies, \$18,304.61.....	60,805.44	
Salaries and allowances for agencies, including managers, agents and clerks.....	3,250.00	
Salaries and all other compensation, officers, \$16,783.20; home office employees, \$8,917.50.....	25,700.70	
Medical examiners' fees.....	5,927.60	
Taxes on new premiums, \$186.95; on plant, \$19.04; municipal licenses, \$50.00.....	255.99	
Investment expense.....	65.00	
Insurance department fees and agents' licenses.....	776.06	
Investigating claims.....	399.35	
Rent, home office, \$3,025.00; for agents' offices, \$1,647.67.....	4,672.67	
Advertising, \$5,704.46; printing and stationery, \$2,027.61; postage, \$1,890.41.....	9,622.48	
Legal expenses.....	861.49	
All other items, viz: traveling expense.....	1,299.20	
Expense account, \$3,286.26; collection of premiums, \$1,809.97; revenue stamps, \$2,536.44.....	7,632.67	
(Total miscellaneous expenses, \$128,268.65.)		
Total disbursements.....	\$ 215,616.21	
Balance.....	\$ 283,512.26	

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at
close of business December 31st.

Mortgage loans on real estate (Schedule B), first liens	\$ 82,236.35
Loans made to policy-holders on this company's policies assigned as collateral.....	96,079.77
Book value bonds, excluding interest, \$18,812.50; stocks, \$15,- 100.00 (Schedule D).....	33,912.50

Cash in company's office, \$1,811.37; deposited in bank, \$25,147.73	26,959.10
Certificates of deposit.....	10,500.00
Furniture and fixtures.....	6,181.66
Agents' debit balances.....	30,121.91

Total..... \$ 285,991.29

Deduct ledger liabilities:

Agents' credit balances..... 2,479.03

Total net ledger assets, as per balance above..... \$ 283,512.26

NON-LEDGER ASSETS.

Interest due, and accrued on mortgages.....	\$ 1,118.49
Interest due, and accrued on bonds and stocks.....	405.00
Total.....	\$ 1,523.49

New business. Renewals.

Gross premiums, not more than three months due after period of grace, unreported on policies outstanding December 31st.....	\$ 27,439.60	\$ 8,448.52
Gross deferred premiums on policies outstanding December 31st.....	34,102.43	32,712.40
Totals.....	\$ 61,542.03	\$ 41,160.92
Deduct cost of collection, 60 per cent on "new;" 5 per cent on "renewals".....	36,925.21	2,058.04

Net amount of uncollected and deferred
premiums \$ 24,616.82 \$ 39,102.88—\$ 63,719.70

Gross assets..... \$ 348,755.45

Deduct assets not admitted:

Supplies, printed matter, stationery, furniture, safes, etc.....	\$ 6,181.66
Agents' debit balances, not secured by bonds.....	4,574.66
Premium notes or loans and net premiums in item 22 in excess of reserve on policies.....	34,937.47

Total..... \$ 45,693.79

Total admitted assets \$ 303,061.66

NON-LEDGER LIABILITIES.

As shown by the books at home office at the close of business
December 31st:

Net present value of all the outstanding policies in force on the 31st day of December, 1900, as computed by the company according to the actuaries table of mortality, with 4 per cent interest.....	\$ 166,001.00
Deduct net value of risks of this company reinsured in other sol- vent companies.....	1,145.00

Net reserve..... \$ 164,856.00

Death losses in process of adjustment or adjusted and not due..	\$ 5,500.00
Death losses and other policy claims resisted by the company not yet outlawed.....	2,000.00

Net policy claims 7,500.00

Salaries, rents, expenses, taxes, bills, accounts, bonuses, commis-
sions, medical and legal fees, etc., due or accrued..... 10,295.50

Premiums paid in advance.....		802.25
Liabilities on policy-holders' account.....	\$	183,453.81
Gross divisible surplus.....	\$	19,607.85
Capital stock paid up.....	100,000.00—	119,607.85
Total	\$	303,061.66

EXHIBIT OF POLICIES.

The following is a correct statement of the business of the year on policy account as it stond at close of business December 31st, according to home office books:

CLASSIFICATION.	Whole Life Policies.		Endowment Policies.		All other Pol- ices.		Total numbers and amounts.	
	Number.	Amount.	Number.	Amount.	Number.	Amount	Number.	Amount.
At end of previous year.	174	\$ 355,000	17	\$ 27,000	4,423	\$ 8,019,000	4,614	\$ 8,401,000
New policies issued	1,587	3,478,000	147	282,500	127	305,000	1,861	4,065,500
Old policies revived			1	1,500	50	91,000	51	92,500
Old changed and reis'ued	37	93,000	4	3,000	10	15,500	51	111,500
Totals	1,798	\$ 3,926,000	169	\$ 314,000	4,610	\$ 8,430,500	6,577	\$ 12,670,500
Deduct ceased—								
By death	3	4,500			35	82,000	38	86,500
By surrender	9	20,000	6	15,000	48	100,000	63	135,000
By lapse...	133	235,500	15	28,500	1,018	1,770,500	1,166	2,034,500
By not being taken	112	203,500	17	32,500	7	17,000	136	253,000
Total terminated ..	257	\$ 463,500	38	\$ 76,000	1,108	\$ 1,969,500	1,403	\$ 2,509,000
Outstanding end of year.	1,541	3,462,500	131	238,000	3,502	6,461,000	5,174	10,161,500
Policies reinsured					40	174,000	40	174,000

State here the face value corresponding to the present value entered in item 5 ("By death"). Entered at face value.

MISCELLANEOUS QUESTIONS.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?

Answer. No.

Is there a loading or margin for expenses over the net premium on all policies according to the actuaries 4 per cent table?

Answer. Yes.

Is any surrender value promised in excess of the actuaries 4 per cent reserve?

Answer. Yes, on limited payment life policies only.

If so what amount therefor has been included in liabilities, and where?

Answer. Entire liability included in reserve.

What proportion of premiums on policies issued by the company may be taken in notes, or other form of lien on the policies?

Answer. On first year's premiums, none; on renewal premiums, none.

Is the business of the company conducted upon the mutual, mixed, or strictly proprietary plan?

Answer. Mutual; all profits to policy-holders; deposit capital, \$100,000. Dividends thereon limited to 7 per cent per annum by charter.

What proportion of the profits of the company may be paid to stockholders for use of real or guarantee capital?

Answer. Seven per cent per annum.

Does any officer, director or trustee receive any commission on the business of the company?

Answer. Brokerage commission allowed directors on personal business only.

IOWA INSURANCE REPORT.

BUSINESS IN IOWA DURING YEAR.

Number and amount of policies on the lives of citizens of said state in force	No.	Amount.
December 31st of previous year, on which the premiums were received by the company.....	140	\$ 228,000
Number and amount of policies on the lives of citizens of said state issued during the year, on which premiums were received by the company.....	13	20,500
Total	153	\$ 248,500
Deduct number and amount which have ceased to be in force during the year	47	74,500
Total number and amount of policies paid for and in force in said state December 31st, last.....	106	\$ 174,000
Amount of losses and claims on policies in said state unpaid December 31st of previous year.....	2	4,000
Amount of losses and claims on policies in said state incurred during the year	3	9,000
Total	5	\$ 13,000
Amount of losses and claims on policies in said state settled during the year in cash, \$12,500; by compromise, \$500.....	5	\$ 13,000
What amount of premiums was collected or secured in said state during the year, in cash and notes or credits, without any deduction for losses, dividends, commissions or other expenses.		
Answer. Cash, \$3,935.42; total, \$3,935.42		

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
MANHATTAN LIFE INSURANCE COMPANY.

Organized under the laws of the State of New York, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

<i>President</i> , H. B. STOKES.	<i>First Vice-President</i> , J. L. HALSEY.
<i>Secretary</i> , J. H. GIFFEN.	<i>Second Vice-President</i> , H. Y. WEMPLER.
[Organized, 1850.	Commenced business, August 1, 1850.]
Home Office, 66 Broadway, New York.	

CAPITAL STOCK.

Amount of capital paid-up in cash.....	\$ 100,000.00
Amount or net ledger assets, December 31st of previous year.....	\$14,731,080.72
Increase of paid-up capital during 1900.....	215,184.77
Extended at.....	\$ 14,946,265.49

INCOME DURING YEAR.

As shown by the books at home office at close of business, December 31st.	
First year's premiums (except items 3 and 5), and \$8,132.64 for first year's reinsurance.....	\$ 243,917.22
Renewal premiums (except items 3 and 5), and \$9,609.64 for renewal insurance.....	1,571,913.24

Single premiums (except items 3, 4, 5 and 6), without deduction for commissions or other expenses.....	4,602.44	
Dividends applied by policy-holders to pay running premiums, renewals, \$41,382.41 (see item 9 disbursements).....	41,382.41	
Dividends applied by policy-holders to purchase paid-up additions and annuities (see item 10, disbursements).....	1,224.04	
Surrender values applied to pay running premiums, first year premiums, \$14,339.63; renewals, \$11,416.26 (see item 12, disbursements)	25,755.89	
Surrender values applied to purchase paid-up insurance and annuities (see item 13, disbursements),.	68,784.36	
Consideration for annuities (other than matured installment policies).....	4,112.05	
Total premium income.....		\$ 1,961,691.65
Rents from company's property.....	\$ 220,150.38	
Interest on loans on mortgages of real estate.....	222,269.63	
Interest on collateral loans; including premium notes, loans or liens.....	141,233.87	
Interest on bonds and dividends on stock.....	181,510.44	
Interest on other debts due the company, and on deposits in banks	7,008.95	
Total rents and interest.....		\$ 772,173.27
Profit on sale on maturity of securities.		50,275.26
From other sources.....		5,662.01
Total income during the year.....		\$ 2,789,802.19
Sum of both amounts.....		\$ 17,736,067.68

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

For death claims, \$1,113,524.65; additions, \$3,026.00.	\$ 1,116,550.65
Matured endowments.....	126,048.00
Total.....	\$ 1,242,598.65
Total net amount actually paid for losses and matured endowments.....	\$ 1,242,598.65
Paid to annuitants.....	11,065.98
Premium notes voided by lapse, less \$1,235.14, restored by revival.....	17,634.93
Dividends paid policy-holders, less \$105.25 received for dividends on reinsurances.....	9,451.36
Dividends applied by policy-holders to pay running premiums (see item 3, Income).....	41,382.41
Dividends applied by policy-holders to purchase paid-up additions and annuities (see item 4, Income).....	1,224.04
Surrender values paid, less \$3,458.87 received on surrender reinsurances.....	138,238.08
Surrender values applied to pay running premiums (see item 5, Income)	25,755.89
Surrender values applied to purchase paid-up insurance and annuities (see item 6, Income).....	68,784.36
Paid stockholders for interest or dividends (amount declared during the year).....	16,000.00

Commissions and bonuses to agents (less commission received on reinsurance), new policies, \$148,611.57; renewal policies, \$85,638.15; on annuities, \$205.60, on single premium policies, \$230.12.....	234,685.44
Salaries and allowances for agencies, including managers, agents and clerks.....	75,140.91
Salaries and all other compensation (officers, home office employes).....	100,399.58
Medical examiners' fees, \$37,898.50; inspection of risks, \$2,066.75	39,965.25
Taxes on new premiums and renewal premiums, \$18,071.71; on reserves, \$1,872.65; municipal licenses, \$2,580.71; (internal revenue, \$6,043.09).....	28,568.16
Taxes on real estate.....	39,022.60
Insurance department fees and agents' licenses.....	3,307.22
Repairs and expenses (other than taxes) on real estate.....	61,672.19
Rent.....	72,321.02
Advertising, \$15,787.67; printing and stationery, \$10,448.98; postage, \$7,418.89.....	33,655.54
Legal expenses, \$16,803.80; for furniture, etc., \$599.56.....	17,403.36
All other items, viz: Sundry agency and office expenses.....	22,018.89
Total disbursements.....	\$ 2,300,295.86
Balance.....	15,435,771.82

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business, December 31st.

Book value real estate (Schedule A), unincumbered.....	\$ 3,666,617.30
Mortgage loans on real estate (Schedule B), first liens.....	5,529,109.30
Loans secured by pledge of bonds, stocks or other collateral, per Schedule C	1,524,029.72
Loans made to policy-holders on this company's policies assigned as collateral.....	643,290.16
Premium notes on policies in force, of which \$7,306.47 is for first year's premiums.....	403,053.02
Book value bonds, excluding interest, \$3,060,088.58; stocks, \$244,611.25 (Schedule D).....	3,304,699.83
Cash in company's office, \$18,573.78; deposited in bank, \$148,586.12.....	167,159.90
Agents' debit balances.....	56,084.44
Commuted commissions.....	141,728.15
Total net ledger assets, as per balance above.....	\$ 15,435,771.82

NON-LEDGER ASSETS.

Interest due, \$5,326.36; and accrued, \$106,897.08; on mortgages..	\$ 112,223.44
Interest due and accrued on bonds and stocks.....	1,348.96
Interest due and accrued on collateral loans.....	7,926.49
Interest due and accrued on premium notes, loans or liens.....	17,417.36
Interest due and accrued on other assets.....	2,691.92
Rents due, \$991.66; and accrued, \$5,524.99, on company's property or lease	5,516.65— \$148,124.82
Market value of real estate, over book value, as per Schedule A.	330,140.42
Market value (not including interest in item 11.) of bonds and stocks over book value, as per Schedule D.....	269,891.17
	New business. Renewals.
Gross premiums, not more than three months due after period of grace, unreported on policies outstanding December 31, 1900.....	\$ 83,848.67 \$ 66,206.19

Gross deferred premiums on policies outstanding December 31, 1900.....	5,805.00	85,501.00
Totals.....	\$ 89,653.67	\$ 151,707.19
Deduct cost of collection, 55 per cent. on "new;" 5½ per cent. on "renewals"....	49,309.51	8,343.89
Net amount of uncollected and deferred premiums.....	\$ 40,344.16	\$ 143,363.30
Gross assets.....		\$ 16,367,635.69
Deduct assets not admitted:		
Commuted commissions, \$141,728.15; agents' debit balances, \$56,084.44		197,812.59
Total admitted assets.....		\$ 16,169,823.10

NON-LEDGER LIABILITIES.

As shown by the books at home office at the close of business December 31st

Net present value of all the outstanding policies in force on the 31st day of December, 1900, as computed by the company according to the actuaries table of mortality, with four per cent interest.....	\$14,266,748.00	
Same for reversionary additions.....	32,296.00	
Same for annuities (including those in reduction of premiums).....	88,363.00	
Total.....	\$14,387,407.00	
Deduct net value of risks of this company reinsured in other solvent companies..	22,765.00	
Net reserve.....		\$ 14,364,642.00
Matured endowments due and unpaid.....	\$ 9,492.00	
Death losses in process of adjustment or adjusted and not due..	74,157.33	
Death losses which have been reported and no proofs received, less reserve ..	27,895.00	
Death losses and other policy claims resisted by the company, not yet outlawed ..	27,200.00	
Net policy claims.....		\$ 138,744.33
Unpaid interest or dividends to stockholders.....		17,073.56
Premiums paid in advance.....		25,732.88
Surrender values claimable on policies canceled whose reserves are not included in item 1		7,680.00
Any other liability, viz: Commissions due to agents on premiums notes when paid		6,907.94
Fund to meet any possible depreciation in assets		100,000.00
Liabilities on policy-holders' account.....		\$ 14,669,780.71
Gross divisible surplus.....		1,409,042.39
Capital stock paid up.....		100,000.00
Total.....		\$ 16,169,823.1

EXHIBIT OF POLICIES.

The following is a correct statement of the business of the year on policy account as it stood at close of business December 31st, according to home office books:

CLASSIFICATION.	WHOLE LIFE POLICIES.		ENDOWMENT POLICIES.	
	No.	Amount.	No.	Amount.
At end of previous year.....	23,595	\$ 50,567,599	2,361	\$ 5,389,959
New policies issued	3,858	9,461,125	630	1,222,375
Old policies revived.	78	229,900	10	23,650
Old changed and increased.....		22,350		3,000
Additions by dividends.....				
Totals.....	27,531	\$ 60,280,974	3,001	\$ 6,638,984
Deduct ceased:				
By death.....	394	1,027,599	29	66,090
By maturity.....			61	160,658
By expiry.....				
By surrender.....	341	746,414	46	88,832
By lapse.....	1,207	2,879,120	101	270,650
By change and decrease.....	34	320,839	2	43,558
By not being taken.....	932	2,372,330	208	478,000
Total terminated.....	2,908	\$ 7,346,302	447	\$ 1,107,788
Outstanding end of year.....	24,623	52,934,672	2,554	5,531,196

EXHIBIT OF POLICIES—Continued.

CLASSIFICATION.	ALL OTHER POLICIES.		R&T. PREM. AND REVER-SIONARY ADD'S.	TOTAL NUMBERS AND AMOUNTS.	
	No.	Amount.	Amount.	No.	Amount.
At end of previous year.....	478	\$ 1,983,581	\$ 48,380	26,434	\$ 57,989,519
New policies issued.....	50	129,900		4,538	10,813,400
Old policies revived	4	10,000		92	263,550
Old changed and increased...		53,732			79,062
Additions by dividends.....			1,959		1,959
Totals.....	532	\$ 2,177,213	\$ 50,339	31,064	\$ 69,147,510
Deduct ceased:					
By death.....	4	9,664	2,191	427	1,105,544
By maturity.....			21	61	160,679
By expiry.....		7,928			7,928
By surrender.....	10	29,000	623	397	864,869
By laps.....	65	274,777	12	1,373	3,424,559
By change and decrease....	1	5,000	53	37	360,450
By not being taken.	26	103,000		1,166	2,953,330
Total terminated	106	\$ 429,369	\$ 2,900	3,461	\$ 8,886,359
Outstanding end of year.....	426	1,747,844	47,439	27,603	60,261,151

MISCELLANEOUS QUESTIONS.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?

Answer. No.

Is there a loading or margin for expenses over the net premium on all policies according to the actuaries 4 per cent table?

Answer. Yes.

Is any surrender value promised in excess of the actuaries 4 per cent reserve?

Answer. None known.

What proportion of premiums on policies issued by the company may be taken in notes, or other form of lien on the policies?

Answer. On first year's premiums, none. On renewal premiums, no fixed proportion

Is the business of the company conducted upon the mutual, mixed, or strictly proprietary plan?

Answer. Mixed.

What portion of the profits of the company may be paid to stockholders for use of real or guarantee capital?

Answer. One-eighth.

Does any officer, director or trustee receive any commission on the business of the company?

Answer. No.

BUSINESS IN IOWA DURING THE SAID YEAR.

	Number.	Amount.
Number and amount of policies on the lives of citizens of said state in force December 31st of previous year, on which the premiums were received by the company.....	288	\$ 349,244.00
Number and amount of policies on the lives of citizens of said state issued during the year, on which premiums were received by the company.....	12	20,000.00
Total	300	\$ 369,244.00
Deduct number and amount which have ceased to be in force during the year.....	15	18,828.00
Total number and amount of policies paid for and in force in said state December 31st, last.....	285	\$ 350,416.00
Amount of losses and claims on policies in said state incurred during the year.....	4	\$ 2,838.00
Total.....	4	\$ 2,838.00
Amount of losses and claims on policies in said state settled during the year, in cash.....	4	\$ 2,838.00

What amount of premiums was collected or secured in said state during the year, in cash and notes or credits, without any deduction for losses, dividends, commissions or other expenses?

Answer. Total, \$11,537.76.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY.

Organized under the laws of the State of Massachusetts, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, JOHN A. HALL.

Vice-President, HENRY S. LEE.

Secretary, H. M. PHILLIPS.

[Incorporated, May 15, 1851. Commenced business, August 1, 1851.]

Home office, 4183 Main street, Springfield, Mass.

CAPITAL STOCK.

(Purely Mutual.)

Extended at..... \$ 22,159.776.38

INCOME DURING YEAR

As shown by the books at home office at close of business December 31st.

First year's premiums (except items 3 and 5), \$14,768.70; for first year's reinsurance.....	\$ 668,393.63	
Renewal premiums (except items 3 and 5), \$79,- 553.40; for renewal insurance.....	3,470,523.91	
Dividends applled by policy-holders to pay run- ning premiums.....	525,866.50	
Dividends applied by policy-holders to purchase paid up additions.....	65,235.79	
Surrender values applied to purchase paid-up in- surance.....	187.81	
	<hr/>	
Total premium income.....		\$ 4,730,207.64
Rents from company's property, including \$6,000 for company's use of own buildings.....	\$ 39,184.06	
Interest on loans on mortgages of real estate.....	462,694.43	
Interest on premium notes, loans or liens, in- cluding loans on company's policies.....	174,063.51	
Interest on bonds and dividends on stocks.....	386,984.56	
Interest on other debts due the company, and on deposits in banks.....	9,328.36	
Discount on claims paid in advance.....	380.22	
	<hr/>	
Total rents and interest.....		\$ 1,072,635.14
Total income during the year.....		\$ 5,802,842.78
Sum of both amounts.....		\$27,962,619.16

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business
December 31, 1900.

For death claims, \$1,278,116.35; additions, \$3,866.	\$ 1,281,982.35	
Matured endowments, \$221,483; additions, \$3,803.	225,286.00	
Installment death claims.....	17,077.50	
	<hr/>	
Total.....	\$ 1,524,345.85	
Deduct amount received from other companies for claims on policies of this company rein- sured.....	10,736.35	
	<hr/>	
Total net amount actually paid for losses and matured endowments.....		\$ 1,513,609.50
Dividends used in payment of premium notes.....	62,979.98	
Premium notes voided by lapse, less \$6,594.06 restored by re- vival, and used in purchase of surrendered policies.....	43,659.50	
Dividends paid policy-holders, less \$11,154.72 received for divi- dends on reinsurances.....	12,880.56	
Dividends applied by policy-holders to pay running premiums, \$525,866.50; including interest on loan notes, \$1,799.87.....	527,666.37	
Dividends applied by policy-holders to purchase paid-up ad- ditions.....	65,235.79	
Surrender values paid, less \$5,818.24 received on surrendered reinsurances.....	313,502.60	
Surrender values applied to purchase paid up insurance, \$187.81; including interest, \$1,342.09.....	1,529.90	
Commissions to agents (less commission received on reinsur- ances), new policies, \$325,228.57; renewal policies, \$250,882.12	576,110.69	

Salaries and allowances and traveling expenses for agencies, including managers, agents and clerks.....	70,272.19	
Salaries and all other compensation, officers and home office employees.....	131,378.22	
Medical examiners' fees.....	46,907.00	
Taxes on new premiums and renewal premiums, \$40,066.66; on franchise, \$36.46; on reserves, \$27,685.25; municipal and state licenses, \$1,634.28.....	69,422.65	
Taxes on real estate.....	6,508.75	
Insurance department fees and agents' licenses.....	10,595.18	
Repairs and expenses (other than taxes) on real estate.....	20,701.33	
Rent (including \$6,000 for company's use of own buildings), less \$126.50 received under sub-lease.....	29,761.40	
Advertising, \$17,569.17; printing and stationery, \$24,713.57; postage and war revenue tax, \$33,282.75	75,565.49	
Legal expenses, \$4,442.92; for furniture, etc., \$3,490.43.....	7,933.35	
All other items.....	21,443.33	
Profit and loss, including \$44,677.50 premiums on securities purchased.....	52,964.48	
Total disbursements.....		\$ 3,660,628.26
Balance.....		\$24,301,990.90

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31, 1900.

Book value real estate (Schedule A), unincumbered.....	\$ 591,205.71	
Mortgage loans on real estate (Schedule B), first liens.....	10,183,402.39	
Loans made to policy-holders on this company's policies assigned as collateral.....	2,304,736.07	
Premium notes on policies in force, less \$6,545.92 given for re-insurance.....	725,101.63	
Book value bonds, excluding interest, \$9,030,749.44; stocks, \$478,687.11 (Schedule D).....	9,509,436.55	
Cash in company's office, \$4,818.25; deposited in bank, \$983,290.30	988,108.55	
Total.....	\$24,301,990.90	
Total net ledger assets, as per balance above.....		\$24,301,990.90

NON-LEDGER ASSETS.

Interest due, \$1,038; and accrued, \$171,922.03 on mortgages ...	\$ 172,960.03	
Interest due, \$5,750; and accrued, \$136,380.10 on bonds and stocks.....	142,130.10	
Interest due, \$472.62; and accrued, \$32,696.53 on policy loans...	33,169.15	
Interest due and accrued on premium notes, loans or liens.....	21,753.05	
Interest due, and accrued on other assets.....	555.10	
Total.....		\$ 370,567.43
Market value (not including interest in item 11) of bonds and stocks over book value, as per Schedule D.....		898,853.34

New business. Renewals.

Gross premiums, not more than three months due after period of grace, unreported on policies outstanding December 31st	\$ 133,312.89	\$ 153,212.55
Gross deferred premiums on policies outstanding December 31st.....	84,029.80	472,207.72
Totals	\$ 217,342.69	\$ 625,420.27

Deduct cost of collection 20 per cent on "new;"			
20 per cent on "renewals,".....	43,468.54	125,084.05	
Net amount of uncollected and deferred premiums.....	\$ 173,874.15	\$ 500,336.22	\$ 674,210.37
Gross assets.....			\$26,245,622.04

NON-LEDGER LIABILITIES.

As shown by the books at home office at the close of business, December 31st.

Net present value of all the outstanding policies in force on the 31st day of December, 1900, as computed by the company according to the actuaries table of mortality, with four cent interest.....	\$ 23,348,623.00	
Same for reversionary additions....	375,411.00	
Total.....	\$ 23,724,034.00	
Deduct net value of risks of this company reinsured in other solvent companies, \$334,213.00; less premiums deferred and in course of collection, \$28,211.00.....	306,002.00	
Net reserve.....		\$ 23,418,032.00
Present value of amounts not yet due on matured installment policies (face).....		183,920.10
Death losses and matured endowments in process of adjustment \$	134,844.00	
Net policy claims.....		134,844.00
Unpaid dividends or other profits due and to become due policy-holders including those contingent on payment of outstanding and deferred premiums.....		172,333.76
Premiums paid in advance.....		11,855.67
Liabilities on policy-holders' account		\$ 23,920,986.53
Capital stock paid up.....		2,324,635.51
Total.....		\$ 26,245,622.04

EXHIBIT OF POLICIES.

The following is a correct statement of the business of the year on policy account as it stood at close of business, December 31st, according to home office books:

CLASSIFICATION.	WHOLE LIFE POLICIES.		ENDOWMENT POLICIES.	
	No.	Amount	No.	Amount.
At end of previous year ...	44,911	\$ 108,388,835	5,400	\$ 11,470,245
New policies issued	8,182	18,030,550	1,242	2,318,200
Old policies revived	60	186,674	5	16,000
Old changed and increased.....		141,598		16,218
Totals				
Deduct ceased:				
By death	440	1,203,922	47	144,500
By maturity.....			105	219,717
By expiry				
By surrender	958	1,942,793	119	214,810
By lapse	1,448	2,552,900	114	134,250
By change and decrease.....		916,824		42,175
By not being taken	791	1,809,800	127	318,100
Total terminated				
Outstanding end of year	49,563	\$ 118,451,918	6,151	\$ 12,778,145
Policies reinsured				

EXHIBIT OF POLICIES—Continued.

CLASSIFICATION.	ALL OTHER POLICIES.		Ret.'Prem & Revers- ionary Add's.	TOTAL NOS. AND AMOUNTS.	
	No.	Amount.		No.	Amount.
At end of previous year.....	1,419	\$ 3,461,232	\$ 660,086	51,730	\$ 123,980,438
New policies issued	682	2,004,300	.....	10,106	22,353,050
Old policies revived.....	4	6,500	420	69	209,594
Old changed and increased.....	.....	7,000	.....	.....	164,816
			150,848		150,848
Totals .....	.....	.....	811,354	61,905	146,858,746
Deduct ceased					
By death	6	\$ 13,000	3,866	493	1,365,288
By maturity.....	1	1,000	3,803	106	224,520
By expiry	11	21,200	..	11	21,200
By surrender	36	95,606	16,107	1,113	2,269,322
By lapse.. ..	318	728,700	57	1,880	3,415,907
By change and decrease		46,947	2,540	.....	1,008,486
By not being taken	60	187,200	.....	978	2,315,100
Total terminated .. ..	.....	.....	\$ 26,373	4,581	\$ 10,619,823
Outstanding end of year	1,610	\$ 4,223,879	784,981	57,324	136,238,923
Policies reinsured .. ..			...		\$ 2,309,043

MISCELLANEOUS QUESTIONS.

Have the books of the company been kept open after the close of business, December 31st last for the purpose of making any entry that affects this statement?

Answer. No.

Is there a loading or margin for expenses over the net premium on all policies according to the actuaries four per cent table?

Answer. Yes.

Is any surrender value promised in excess of the actuaries four per cent reserve?

Answer. No.

What proportion of premiums on policies issued by the company may be taken in notes, or other form of lien on the policies?

Answer. On first year's premiums none. On renewal premiums not more than the cash surrender value of the policy.

Is the business of the company conducted upon the mutual, mixed, or strictly proprietary plan?

Answer. Purely mutual.

What proportion of the profits of the company may be paid to stockholders for use of real or guarantee capital?

Answer. None.

Does any officer, director, or trustee receive any commission on the business of the company?

Answer. No, except that Mr. C S. Warburton, now a director, but formerly an agent, is receiving the remainder of the commissions on business done while he was an agent, which are due him under his contract terminated some four years ago.

BUSINESS IN IOWA DURING THE SAID YEAR.

	No.	Amount.
Number and amount of policies on the lives of citizens of said state in force December 31st of previous year, on which the premiums were received by the company...	548	\$ 1,019,141.00
Number and amount of policies on the lives of citizens of said state issued during the year, on which premiums were received by the company.....	31	56,500.00
Total.....	579	\$ 1,075,641.00
Deduct number and amount which have ceased to be in force during the year.....	83	162,482.00
Total number and amount of policies paid for and in force in said state December 31st, last.....	496	\$ 913,159.00

Amount of losses and claims on policies in said state unpaid December 31st of previous year.....	8	13,550.00
Amount of losses and claims on policies in said state incurred during the year.....	8	13,550.00
Total.....	8	13,550.00
Amount of losses and claims on policies in said state settled dur- ing the year, in cash.....		13,550.00
What amount of premiums was collected or secured in said state during the year, in cash and notes or credits, without any deduction for losses, dividends, commissions or other expenses? Answer. Cash, \$30,883.76; notes or credits, \$439.99; Total, \$31,323.75.		

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

METROPOLITAN LIFE INSURANCE COMPANY.

Organized under the laws of the State of New York, made to the Auditor of State of the
State of Iowa, pursuant to the laws thereof.

President, JOHN R. HEGEMAN.

First Vice-President, HALEY FISKE

Secretary, GEORGE B. WOODWARD.

Second Vice-President, GEORGE H. GASTON.

[Incorporated, June, 1866. Commenced business, January 1867.]

Home office, Madison Square, New York City.

CAPITAL STOCK.

Amount of capital stock authorized.....	\$ 2,000,000.00
Subscribed for.....	2,000,000.00
Amount of capital paid up in cash.....	2,000,000.00
Amount of net ledger assets, December 31st of previous year...	49,001,220.19
Decrease during 1900 by return of cash deposits to agents orig- inally deposited by them in lieu of bonds.....	3,942.92
Extended at	\$ 48,997,277.27

INCOME DURING YEAR.

As shown by the books at home office at close of business Decem-
ber 31st.

First year's premiums (except items 3 and 5), less interest included in deferred premiums, \$32,- 588.15 for first year's reinsurance.....	\$ 5,526,584.95
Renewal premiums (except items 3 and 5), less interest included in deferred premiums, and \$13,867.01 for renewal insurance.....	25,603,466.49
Consideration for annuities (other than matured installment policies).....	80,304.07
Total premium Income.....	\$ 31,210,355.51
Rents from company's property, including \$180,- 763.00 for company's use of own building.....	\$ 563,133.55
Interest on loans on mortgages of real estate....	919,819.90
Interest on collateral loans, including premium notes, loans or liens.....	57,560.87
Interest on bonds and dividends on stocks.....	923,777.67

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Interest on other debts due the company, and on deposits in banks.....	20,479.89	
Total rents and interest.....	\$ 2,484,771.88	
Profit on sales of real estate and sale or maturity of securities	108,129.47	
Total income during the year.....		\$ 33,803,256.86
Sum of both amounts.....		\$ 82,800,534.13

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of
business December 31st.

For death claims, \$9,785,653.71; additions, \$2,470 50..	\$ 9,788,124.21	
Matured endowments	13,500 00	
Total	\$ 9,801,624.21	
Deduct amount received from other companies for claims on policies of this company rein- sured	2,500.00	
Total net amount actually paid for losses and matured endowments.....	\$ 9,799,124.21	
Paid to annuitants	5,014.90	
Dividends paid policy-holders.....	626,924.33	
Surrender values paid.....	434,131.67	
(Total paid policy-holders, \$10,865,195.11).		
Paid stockholders for interest or dividends (amount declared during the year)	140,000.00	
Commissions and bonuses to agents (less commission received on reinsurances), new policies, \$1 478,775.28; renewal pol- icies, \$3,534,472.62; on annuities, \$3,713.57	5,016,961.47	
Commuting renewal commissions.....	1,666,933.48	
Salaries and allowances for agencies, including managers, agents and clerks	2,703,540.16	
Salaries of home office employes, 1,520 in number.....	1,316,642.12	
Medical examiners' fees, \$302,558.52; inspection of risks, \$302,- 731.03.	605,289.55	
Taxes on new premiums and on renewal premiums, \$225,676.12; on franchise, \$400; on reserves, \$8,670.63; municipal licenses, \$7,721.45; internal revenue, etc., \$109,015.20; on real estate, \$112,464.19; on other investments, \$687.86; insurance de- partment fees and agents' licenses, \$42,682.59.....	507,321.04	
Repairs and expenses (other than taxes) on real estate.....	148,019.12	
Rent (including \$180,763 for company's use of own buildings)... Advertising, \$13,245.19; printing and stationery, \$265,945.31; postage, expressage, etc., \$121,537.31	370,677.15	
Legal expenses, \$54,699.10; for furniture, etc., \$27,563.75.....	400,727.81	
All other items, viz: General home office expense account.....	82,262.85	
Traveling and transfer expenses, \$149,855.57; directors and committees, \$3,895; agents' surety bonds, net savings fund, etc., \$50,154.13.....	68,475.60	
Branch office expenses.....	203,234.70	
(Total miscellaneous expenses. \$12,874,562.01.)	244,476.96	
Total disbursements.....		\$ 23,739,757.12
Balance		\$ 59,060,777.01

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value of real estate (Schedule A), unincumbered.....	\$10,822,062.49	
Mortgage loans on real estate (Schedule B), first liens	19,686,150.00	
Loans made to policy-holders on this company's policies assigned as collateral.....	309,525.82	
Premium notes on policies in force, for first year's premiums	670,169.75	
Book value of bonds, excluding interest, \$22,001,932.87; stocks, \$3,248,925.95 (Schedule D).....	25,250,858.82	
Cash in company's office, \$65,434.26 deposited in bank, \$2,246,327.14	2,311,761.40	
Agents' debit balances	10,248.73	
Total net ledger assets, as per balance above.....		\$ 59,060,777.01

NON-LEDGER ASSETS.

Interest due, \$77,790.57, and accrued, \$220,574.52 on mortgages.	298,365.09	
Interest due, \$25,637.18, and accrued, \$39,570.24 on bonds and stocks.....	65,207.42	
Interest due,....	1,688.79	
Interest due, \$95.30, and accrued, \$29,95.83 on other assets.....	3,091.13	
Rents due, \$45,668.97 and accrued, \$8,056.98 on company's property or lease.....	53,725.95—\$	422,078.38
Market value (not including interest, in item 11,) of bonds and stocks over book value, as per Schedule D.....		820,638.61

	New business	Renewals.	
Gross premiums, not more than three months due after period of grace, unreported on policies outstanding December 31st.....	\$ 224,357.10	\$ 213,023.18	
Gross deferred premiums on policies outstanding December 31st.....	497,984.30	857,149.81	
Totals.....	\$ 722,341.40	\$ 1,070,172.99	
Deduct cost of collection 50 per cent on "new," 8 per cent on "renewals".....	361,170.70	85,613.84	
Special contract, net.....	361,170.70	984,559.15	
Net amount of uncollected and deferred premiums.....	\$ 122,500.00	\$ 396,559.21	\$ 1,864,789.06
(Premiums due and unpaid, industrial, \$507,103.61 less \$110,544.40.)			
Gross assets.....			\$ 62,168,283.06
Deduct assets not admitted.			
Agents' debit balances, not secured by bonds.....	\$ 10,248.73		
Total.....			\$ 10,248.73
Total admitted assets			\$ 62,158,034.33

NON-LEDGER LIABILITIES.

As shown by the books at home office at the close of business December 31st.

Net present value of all the outstanding policies in force on the 31st day of December, 1900, as computed by the company according to the actuaries table of mortality, with four per cent interest.....	\$ 50,847,831.0
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Same for annuities (including those in reduction of premiums) ..	108,658.00	
Total	\$ 50,956,489.00	
Deduct net value of risks of this company reinsured in other solvent companies	46,385.00	
Net reserve.		\$ 50,910,104.00
Death losses in process of adjustment or adjusted and not due..	47,442.05	
Death losses which have been reported and no proofs received..	90,830.53	
Death losses and other policy claims resisted by the company, not yet outlawed	951,335.25	
Net policy claims.....		\$ 233,607.83
Unpaid dividends or other profits due policy-holders, including those contingent on payment of outstanding and deferred premiums		18,961.65
Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, medical and legal fees, etc., due or accrued		159,887.20
Premiums paid in advance.....		147,461.34
Any other liability, viz: Special reserve.....		1,617,557.00
Premium notes or loans on policies and other obligations in excess of the net value of their policies.....		286,168.88
Agents' cash deposits in lieu of bonds.....		39,851.52
Liabilities on policy-holders' account.....		\$53,413,599.42
Gross divisible surplus.....		8,744,434.91
Total.....		\$62,158,034.33

EXHIBIT OF INDUSTRIAL POLICIES.

The following is a correct statement of the number and amount of industrial policies, including additions, in force at the end of the previous year, and of the policies issued, revised or increased and of those which have ceased to be in force during the year, and of those in force at the end of the year:

CLASSIFICATION.	WHOLE LIFE POLICIES.		ENDOWMENT POLICIES.	
	No.	Amount.	No.	Amount.
Policies and additions in force at end of previous year.....	2,892,743	\$ 375,116,076	1,845,718	\$ 309,926,540
Old policies increased		6,839,646		
New policies issued, revived and assumed	105,157	15,198,039	1,409,599	241,848,697
Total	2,997,900	\$ 397,153,761	3,255,317	\$ 551,775,237
Deduct policies ceased to be in force:				
By death	54,942	6,802,671	28,753	1,824,804
By expiry				
By surrender.....	46,848	7,943,384	5,871	882,523
By lapse.....	88,003	12,304,332	842,851	154,540,489
By change			13	959
Total terminated	189,793	\$ 27,050,387	877,488	\$ 157,248,775
Net numbers and amounts in force at the end of the year	2,808,107	370,103,374	2,377,829	394,526,462

EXHIBIT OF INDUSTRIAL POLICIES—Continued.

CLASSIFICATION.	ALL OTHER POLICIES.		TOTAL.	
	No.	Amount.	No.	Amount.
Policies and additions in force at end of previous year	117,295	\$ 3,586,559	4,855,756	\$ 688,629,175
Old policies increased	26,276	851,300	1,541,032	264,737,682
New policies issued, revived and assumed .				
Total	143,571	\$ 4,437,859	6,396,788	\$ 953,366,857
Deduct policies ceased to be in force:				
By death	2,175	75,077	85,870	8,702,552
By expiry	27	4,361	27	4,361
By surrender	59	3,769	52,778	8,829,676
By lapse			930,854	166,844,321
By change	179	6,812	192	7,771
Total terminated	2,440	\$ 90,019	1,069,721	\$ 184,389,151
Net numbers and amounts in force at the end of the year	141,131	4,347,840	5,327,067	768,977,676

MISCELLANEOUS QUESTIONS.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?
Answer. No.

Is there a loading or margin for expenses over the net premium on all policies according to the actuaries 4 per cent table?
Answer. No premium less than net.

Is any surrender value promised in excess of the actuaries 4 per cent reserve?
Answer. No.

What proportion of premiums on policies issued by the company may be taken in notes or other form of lien on the policies?
Answer. No uniform proportion.

Is the business of the company conducted upon the mutual, mixed, or strictly proprietary plan?
Answer. Mixed.

What proportion of the profits of the company may be paid to stockholders for use of real or guarantee capital?
Answer. Limited to 7 per cent interest.

Does any officer, director or trustee receive any commission on the business of the company.
Answer. No

“INDUSTRIAL” BUSINESS IN IOWA DURING THE SAID YEAR.

Number and amount of policies on the lives of citizens of said state in force December 31st of previous year, on which the premiums were received by the company	No. 26,809	Amount \$ 3,614,870.00
Number and amount of policies on the lives of citizens of said state issued during the year, on which premiums were received by the company...	18,597	3,090,304.00
Total	45,406	\$ 6,705,174.00
Deduct number and amount which have ceased to be in force during the year	14,658	2,461,597.00
Total number and amount of policies paid for and in force in said state December 31st, last	30,748	\$ 4,243,577.00
Amount of losses and claims on policies in said state unpaid December 31st of previous year	278	20,338.00
Amount of losses and claims on policies in said state settled during the year	274	\$ 20,163.25

What amount of premiums was collected or secured in said state during the year, in cash and notes or credits, without any deduction for losses, dividends, commissions or other expenses?

Answer. Cash, \$128,237.82.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
MICHIGAN MUTUAL LIFE INSURANCE COMPANY.

Organized under the laws of the State of Michigan, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, O. R. LOOKER.

First Vice-President, C. A. KENT.

Secretary, A. F. MOORE.

Second Vice-President, HOYT POST.

[Incorporated, November 6, 1867. Commenced business, November 12, 1867.]

Home office, 150 Jefferson Avenue, Detroit, Mich.

CAPITAL STOCK.

Amount of capital stock authorized, \$250,000; subscribed for.....	\$ 250,000.00	
Amount of capital paid-up in cash.....	250,000.00	
Amount of net ledger assets. December 31st of previous year.		\$ 6,066,924.11
Extended at.....		\$ 6,066,924.11

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.

First year's premiums (except item 3 and 5), less interest included in deferred premiums, and \$1,433.84 for first year's reinsurance.....	\$ 206,720.79	
Renewal premiums (except item 3 and 5), less interest included in deferred premiums, and \$14,615.52 for renewal insurance.....	931,459.41	
Dividends applied by policy-holders to pay running premiums, renewals, \$21,634.65 (see item 9, disbursements).....	21,634.65	
Dividends applied by policy-holders to purchase paid-up additions and annuities (see item 10, disbursements).....	12,272.46	
Surrender values applied to pay running premiums, first year premiums, \$3,365.59; renewals, \$2,718.67 (see item 12, disbursements)	6,084.26	
Total premium income.....		\$ 1,178,171.57
Rents from company's property.....	\$ 21,323.36	
Interest on loans on mortgages of real estate	295,120.86	
Interest on collateral loans, including premium notes, loans or liens.....	42,335.84	
Interest on bonds and dividends on stocks	2,766.00	
Interest on other debts due the company, and on deposits in banks.....	5,483.00	
Total rents and interest.....		\$ 367,029.06

Profit on sales of real estate	3,569.26	
From other sources, viz.: Profit and loss, agents' balances.	13.27	
Deposit from policy-holder.....	1,500.00	
Annuitants.....	6,758.41	
	<hr/>	
Total income during the year.		\$ 1,557,041.57
		<hr/>
Sum of both amounts.....		\$ 7,623,965.68

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

For death claims, \$333,344.44; additions, \$7,289.07; \$	340,633.51	
Matured endowments, \$96,731.79; additions, \$4,418.63	101,150.42	
Installment death claims	7,067.00	
	<hr/>	
Total	\$ 448,850.93	
Deduct amount received from other companies for claims on policies of this company reinsured,	10,000.00	
	<hr/>	
Total net amount actually paid for losses and matured endowments.....	\$ 438,850.93	
Premium notes voided by lapse.....	5,817.75	
Dividends paid policy-holders, less \$881.58 received for dividends on reinsurances.....	6,075.43	
Dividends applied by policy-holders to pay running premiums (less item 3, income)	21,634.65	
Dividends applied by policy-holders to purchase paid-up additions and annuities (see item 4, income).....	12,272.46	
Surrender values paid, less \$1,068.84 received on surrendered reinsurances	101,617.13	
Surrender values applied to pay running premiums (see item 5, income)	6,084.26	
Surrender values applied to pay notes on defaulted policies.....	25,954.31	
Surrender values applied to pay interest on notes of defaulted policies.....	1,337.83	
(Total paid policy-holders, \$619,644.75.)		
Paid stockholders for interest or dividends (amount declared during the year).....	25,000.00	
Commissions and bonuses to agents (less commission received on reinsurance), new policies, \$145,036.67; renewal policies, \$58,602.02	203,638.69	
Salaries and allowances for agencies, including managers, agents and clerks.....	35,922.89	
Salaries and all other compensation (officers, \$15,999.84; home office employes, \$29,762.87.....	45,762.71	
Medical examiners' fees.....	11,880.41	
Taxes on new premiums, \$2,634.84; renewal premiums, \$14,181.99; municipal licenses, \$1,195.15	18,011.98	
Taxes on real estate.....	8,458.45	
Insurance department fees and agents' licenses.....	1,147.80	
Repairs and expenses (other than taxes) on real estate.....	10,192.59	
Rent	12,397.67	
Advertising, \$6,714.08; printing and stationery, \$14,221.72; postage; \$4,623.10	25,558.90	
Legal expenses, \$9,177.79; for furniture, etc., \$1,392.05; revenue stamps, \$6,524.85.....	17,094.69	
Losses on sales of real estate. \$5,500.58; losses on agents' ledger balances, \$372.76.....	5,873.34	

All other items, viz: General expense (recording fees, office supplies, subscriptions, etc.)	13,507.17	
Total disbursements.....		\$ 1,054,092.04
Balance		\$ 6,569,873.64
(Total miscellaneous expenses, \$434,447.29.)		

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value real estate (schedule A). unincumbered.....	\$ 415,167.26	
Mortgage loans on real estate (schedule B), first liens	5,042,390.09	
Loans secured by pledge of bonds, stocks or other collateral, per schedule C.....	33,000.00	
Loans made to policy-holders on this company's policies assigned as collateral.....	600,281.82	
Premium notes on policies in force, of which \$2,965.73 is for first year's premiums	94,420.14	
Book value bonds, excluding interest.	158,391.00	
Cash in company's office, \$10,623.03; deposited in bank. \$212,997.42	223,620.45	
Agents' debit balances.....	2,930.92	
Total.....	\$ 6,570,201.68	
Deduct ledger liabilities:		
Agents' credit balances.	328.04	
Total net ledger assets, as per balance above.		\$ 6,569,873.64

NON-LEDGER ASSETS.

Interest due, \$30,351.60, and accrued, \$72,383.52, on mortgages,	\$ 102,735.12	
Interest due and accrued on bonds and stocks	916.66	
Interest due and accrued on collateral loans.....	217.13	
Interest due, \$5,522.40, and accrued, \$7,533.13, on premium notes, loans or liens.....	13,055.53	
Interest due and accrued on other assets.....	867.54	
Rents due and accrued on company's property or lease.....	2,631.50—\$	120,423.48
Market value of real estate, over book value, as per schedule A.	10,541.51	
Market value (not including interest, in item 11,) of bonds and stocks over book value, as per schedule D.....	7,109.00—	17,650.51
	New business.	Renewals.
Gross premiums, not more than three months due after period of grace, unreported on policies outstanding December 31st.....	\$ 28,262.63	\$ 24,103.37
Gross deferred premiums on policies outstanding December 31st.....	34,466.53	40,203.77
Totals	\$ 62,729.16	\$ 64,307.14
Deduct cost of collection, 60 per cent on "new;" 6 per cent on "renewals".....	37,637.50	3,858.43
Net amount of uncollected and deferred premiums.....	\$ 25,091.66	\$ 60,448.71—\$ 85,540.37
Gross assets.....		\$ 6,793,488.00
Deduct assets not admitted:		
Premium notes or loans and net premiums in item 22 in excess of reserve on policies.....	1,909.48	
Total.....		1,909.48
Total admitted assets.....		\$ 6,791,578.52

NON-LEDGER LIABILITIES.

As shown by the books at the home office at the close of business
December 31st.

Net present value of all the outstanding policies in force on the 31st day of December, 1900, as computed by the company according to the American table of mortality, with 4 per cent interest			\$	6,176,429.00
Same for reversionary additions.....				201,013.03
Total			\$	6,377,442.03
Deduct net value of risks of this company reinsured in other sol- vent companies.....				26,282.00
Net reserve				\$ 6,351,160.03
Present value of amounts not yet due on matured installment policies (face, \$9,500).....				6,758.41
Unpaid dividends or other profits due policy-holders, including those contingent on payment of outstanding and deferred premiums				559.45
Salaries, rents, expenses, taxes, bills, accounts, bonuses, com- missions, medical and legal fees, etc., due or accrued... ..				5 820.27
Premium paid in advance.....				12,411.47
Any other liability, viz: Deposit account.....				1,500.00
Liabilities on policy-holders' account.....				\$ 6,378,209.63
Gross divisible surplus.....			\$	163,368.89
Capital stock paid up.....				250,000.00
Total.. ..				\$ 6,791,578.52

POLICY AND RISK STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1900.

CONSOLIDATED.	Life.			Endowment.		
	No.	Am't at risk.	Amount of addition.	No.	Am't at risk.	Amount of addition.
In force December 31, 1899....	4,716	\$ 8,315,375.90	\$ 147,793.03	9,794	\$ 17,447,505.65	\$ 161,075.51
New policies issued	733	1,237,272.74	5,444.73	1,347	1,920,380.01	12,057.79
Old policies restored.....	14	57,251.00	.. ..	22	37,160.00	.....
Defaulted policies restored...	.....	736.76	.....	...	17,663.74	145.83
Old policies increased.....	4	5,949.39	2,574.42	..	10,388.11	2,725.30
Transferred (forms).....	20	28,298.87	.....	23	31,350.00	100.00
Transferred (states)	38	94,066.94	164.39	118	211,236.50	1,524.09
.....	809	1,423,575.70	8,183.54	1,510	2,228,188.36	16,553.00
Total	5,525	\$ 9,738,951.60	\$ 155,976.57	11,304	\$ 19,675,694.01	\$ 177,628.57
Terminated by—						
Death	67	159,185.30	5,248.11	70	125,109.14	2,040.95
Surrender	94	117,339.91	1,153.76	217	328,797.43	2,439.65
Lapse	399	733,204.23	.....	439	623,035.83	.....
Not taken	13	265,240.00	.....	140	206,915.65	.....
Expiry	2	6,000.00	1,437.07	45	90,731.79	6,731.17
Decrease .....	.....	17,993.57	203.36	.....	49,504.89	1,228.33
Default .....	.....	60,433.72	444.44	32	232,512.73	1,045.30
Transfer (forms)	18	38,500.00	100.00	41	52,085.87	.....
Transfer (states).....	38	94,066.94	164.39	118	211,236.50	1,524.09
Re-conversions (additions) ..	.....	.....	882.50	.....	.....	1,030.21
Total	752	\$ 1,491,963.67	\$ 9,633.63	1,102	\$ 1,919,929.83	\$ 16,039.73
Amount at risk Dec. 31, 1900 ..	4,773	8,246,987.93	146,342.94	10,202	17,755,764.18	161,588.87

POLICY AND RISK STATEMENT, ETC.—CONTINUED

CONSOLIDATED.	Semi-endowment.			Term.		Summary.		
	No.	Am't at risk.	Am't of addition.	No	Am't at risk.	No.	Am't at risk.	Am't of addition.
In force Dec. 31, 1900.	1,051	\$1,959,404.15	\$ 19,365.48	2,607	\$3,847,355.60	18,168	\$31,569,641.30	\$328,234.02
New policies issued.	13	18,432.62	1,998.47	5,466	5,185,439.00	7,559	8,361,524.37	19,500.99
Old policies restored.	1	1 500.00	.....	16	33,600.00	53	129,511.00	.....
Defaulted pol'cs rest.	.....	4,511.85	.....	.....	.....	.....	22,912.35	145.88
Old pol's increased	.....	.....	269.36	.....	6,750.00	4	23,097.50	5,569.08
Transferred (forms).	.....	.....	.....	67	91,487.00	110	151,135.87	100.00
Transferred (states).	13	28,969.63	70.97	6	19,000.00	175	353,273.07	1,759.45
.....	27	53,414.10	2,338.80	5,555	5,336,276.00	7,901	9,041,454.16	27,075.40
Total.	1,078	\$2,012,818.25	\$ 21,704.28	8,162	\$9,183,631.60	26,069	\$40,611,095.46	\$355,309.42
Terminated by--								
Death.	8	8,650.00	.....	41	47,467.00	186	340,411.44	7,289.06
Surrender.	32	58,359.62	272.10	3	6,000.00	346	510,496.96	3,865.51
Lapse.	3	2,500.00	.....	1 867	1,741,400.00	2,708	3,100,140.06	.....
Not taken.	1	2,000.00	.....	360	481,380.00	635	955,535.65	.....
Expiry. ....	.....	.....	.....	89	293,000.00	136	389,731.79	8,168.24
Decrease. ....	.....	658.44	.....	3	49,950.00	3	118,106.90	1,431.69
Default.	2	17,927.66	63.06	.....	4,860.12	34	315,734.23	1,552.80
Transfer (forms)..	3	5,000.00	....	48	55,550.00	110	151,335.87	100.00
Transfer (states)..	13	28,969.63	70.97	6	19,000.00	175	353,273.07	1,759.45
Re-conv'n (Add'ns)	.....	..	64.16	.....	.....	.....	.....	1,976.87
Total.	628	124,065.35	\$ 470.29	2,417	\$2,698,607.12	4,333	\$ 6 234,565.97	\$ 26 143.62
Am't at risk Dec. 31, '90	1,016	1,888,752.90	21,233.99	5,745	6 485 024.48	21,736	34,376,529.49	329 165.80

MISCELLANEOUS QUESTIONS.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?
Answer. No.

Is there a loading or margin for expenses over the net premium on all policies according to the actuaries' 4 per cent table?
Answer. Yes.

Is any surrender value promised in excess of the actuaries' 4 per cent reserve?
Answer. No.

What proportion of premiums on policies issued by the company may be taken in notes, or other form of lien on the policies?
Answer. On first year's premiums, for 75 per cent of the premium only: on renewal premiums, printed policies have sufficient reserve.

Is the business of the company conducted upon the mutual, mixed, or strictly proprietary plan?
Answer. Mixed.

What proportion of the profits of the company may be paid to stockholders for use of real or guarantee capital?
Answer. Limited to 10 per cent interest on capital.

Does any officer, director or trustee receive any commission on the business of the company?
Answer. No.

BUSINESS IN IOWA DURING THE YEAR.

	Number.	Amount.
Number and amount of policies on the lives of citizens of said state in force December 31st of previous year, on which the premiums were received by the company.	1,016	\$ 1,420,954.45
Number and amount of policies on the lives of citizens of said state issued during the year, on which premiums were received by the company.	176	236,003.13
Total.	1,192	\$ 1,656,957.58

Deduct number and amount which have ceased to be in force during the year	128	196,142.68
Total number and amount of policies paid for and in force in said state December 31st, last	1,064	\$ 1,460,814.90
Amount of losses and claims on policies in said state unpaid December 31st of previous year	3	3,500.00
Amount of losses and claims on policies in said state incurred during the year	3	3,500.00
Total	3	\$ 3,500.00
Amount of losses and claims on policies in said state settled during the year, in cash	3	3,500.00
What amount of premiums was collected or secured in said state during the year, in cash and notes or credits, without any deduction for losses, dividends, commissions or other expenses ?		
Answer. Cash, \$44,028.48; notes or credits, \$5,572.10; total, \$49,600 58.		

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of
THE MUTUAL LIFE INSURANCE COMPANY OF NEW YORK.

Organized under the laws of the State of New York, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, RICHARD A. MCCURDY. First Vice-President, ROBERT A. GRANNISS.
Second Vice-President, ISAAC F. LLOYD. Actuary, EMORY MCCLINTOCK.
General Manager, WALTER R. GILLETTE. Secretary, WILLIAM J. EASTON.
[Incorporated, April, 1842. Commenced business, February 1, 1843.]
Principal office, 32 Nassau street, New York City.

CAPITAL STOCK.

Amount of net ledger assets, December 31, 1899..... \$ 276,684,362.86

INCOME DURING YEAR.

As shown by the books at the home office at close of business December 31st.

From premiums on new policies (except as per lines 3 and 7), less interest included in deferred premiums, \$12,959.90 and \$31,406.51 for first year's reinsurance and excluding revivals after first year..\$ 6,737,512.34

Single premiums (except lines 5 and 7), without deductions for commissions or other expenses..... 538,488.70

From dividends applied to purchase new paid-up additions (see item 10, disbursements). 1,427,751.26

From surrender values applied to purchase new paid-up insurance (see item 13, disbursements)..... 1,356,935.33

Total net premiums.....\$ 10,060,687.63

From renewal premiums (except as per line 4), less interest included in deferred premiums, \$125,954.64 and \$28,698.05 for renewal re-in- surance	33,804,930.80	
From surrender values applied by policy-hold- ers to pay renewal premiums (see item 12, disbursements) ..	641,005.94	
Total renewal premiums....	\$ 34,445,936.74	
Consideration for annuities.....	2,704,547.01	
Total premium income.....	\$ 47,211,171.38	
Rents from company's property, including \$175,000 for company's own occupancy.....	1,062,277.51	
From interest on mortgage loans.	3,679,183.42	
From interest on collateral loans (including \$409,256.51 on policy loans). ..	686,750.39	
From interest on bonds and dividends on stocks	6,964,793.85	
From interest on other debts due the company and on deposits in banks	258,906.06	
From interest on deferred premiums.	138,914.54	
Total rents and interest.....	\$ 12,790,825.77	
Profit on sale of securities, less offsets.....	480,805.16	
Mortuary bond deposits	100,000.00	
Total income.....	\$ 60,582,802.31	
Total.....	\$ 337,267,165.17	

DISBURSEMENTS DURING YEAR 1900.

As shown by the books at the home office at
close of business December 31st.

Paid for death claims, \$13,978,277.05; additions, \$1,074,375.87	\$ 15,052,652.92	
For matured endowments, \$3,457,226.70; addi- tions, \$364,412.88.....	3,821,639.58	
Total amount actually paid for losses and matured endowments	\$ 18,874,292.50	
Paid to annuitants (including \$16,859.30 interest on mortuary bonds)	1,403,971.83	
Dividends paid policy-holders.....	830,315.64	
Dividends applied to purchase new paid-up additions (see item 5, income)	1,427,751.26	
Surrender values paid in cash... ..	1,827,591.33	
Surrender values applied by policy-holders to pay renewal premiums (see item 4, income)	641,005.94	
Surrender values applied to purchase new paid-up insurance (see item 7, income).	1,356,935.33	
(Total paid policy-holders, \$26,361,863.83.)		
Cash paid for commissions and bonuses to agents (less com- missions on re-insurances), new policies, \$5,112,170.10; renewal policies, \$1,993,473.87; single premium policies, \$23,184.42; on annuities, \$123,734.28.	7,252,562.67	
Cash paid for agency expenses and traveling.....	1,330,873.82	
Cash paid for salaries of officers and home office employes who receive no other compensation.	709,529.90	
Cash paid for medical examiners' fees and salaries, \$445,881.30; inspection of risks, \$113,987.56	559,868.86	

Cash paid for insurance department fees, taxes on premiums and reserves, and agents' licenses	467,240.17	
Cash paid for taxes on real estate, \$278,282.47; United States stamp taxes, \$104,162.95.	382,445.42	
Cash paid for repairs and expenses (other than taxes) on real estate	468,141.84	
Cash paid for rent	175,000.00	
Cash paid for advertising, \$247,349.75; printing and stationery, \$591,202.97; postage and telegraph, \$141,869.27	980,421.99	
Cash paid for legal expenses ..	304,756.85	
Cash paid for exchange, \$21,962.66; express, freight and duty, \$33,890.93; sundry expenses, \$398,054.57	453,908.16	
(Total miscellaneous expenses, \$13,084,749.68.)		
Total disbursements.....		\$ 39,446,613.51
Balance		\$ 297,820,551.66

LEDGER ASSETS.

As per ledger accounts shown by the books at the home office at close of business December 31st.

Book value of real estate as per Schedule A.	\$ 23,575,840.73	
Mortgage loans on real estate as per Schedule B	77,235,867.38	
Loans secured by pledge of bonds, stocks, or other collateral as per Schedule C	12,170,000.00	
Loans made policy-holders on this company's policies assigned as collateral ..	8,629,769.43	
Book value of bonds owned, excluding interest, \$129,848,956.73: stocks, \$32,726,539.61, as per Schedule D.	162,575,496.34	
Cash in company's office, \$9,212.52; deposited in banks, \$13,290,103.80, as per Schedule E.	13,299,316.32	
Agents' debit balances.....	400,391.71	
Total.....	\$297,886,681.91	
Deduct ledger liabilities:		
Agents' credit balances, \$33,905.05; all other, \$32,225.20.....	66,130.25	
Total net ledger assets, as per balance above.....		\$ 297,820,551.66

NON-LEDGER ASSETS.

Interest due, \$46,319.29, and accrued, \$859,538.78, on mortgages....	\$ 905,858.07	
Interest accrued on bonds.....	1,700,567.32	
Interest due on collateral loans.....	43,566.01	
Interest accrued on other assets.....	53,521.58	
Rents due, \$29,300.97, and accrued, \$80,447.20, on company's property....	109,748.17	
Total.....		\$ 2,813,261.15
Market value as per quotations December 31, 1900, (not including interest, see item 11) of bonds and stocks, over book value as per Schedule D....		20,793,128.57

New business. Renewals.

Gross premiums due and unreported on policies (on which at least one premium had been paid) in force December 31, 1900	\$ 52,849.68	\$ 2,788,106.53
--	--------------	-----------------

Gross deferred premiums on policies (on which at least one premium had been paid) in force December 31, 1900	205,342.05	2,147,891.90
Totals	\$ 258,191.73	\$ 4,935,398.43
Deduct cost of collection, 70 per cent on "new" and 5.8 per cent. on "renewals"	180,734.21	286,253.11
Net amount of uncollected and deferred premiums	\$ 77,457.52	\$ 4,649,145.32—\$ 4,726,602.84
Gross assets, December 31, 1900		\$ 326,153,544.22
Deduct assets not admitted:		
Agents' debit balances		400,391.71
Total admitted assets		\$ 325,753,152.51

NON-LEDGER LIABILITIES.

As shown by the books at home office at the close of business December 31, 1900.

Net present value of all outstanding policies in force on the 31st day of December, 1900, computed according to the actuaries table of mortality, with four per cent interest, as per certificate of insurance department of New York (American 3½ per cent on issues of 1898, 1899 and 1900).	\$ 236,148,599.00
Same for reversionary additions	14,278,652.00
Same for annuities including those in reduction of premiums	16,084,824.00
Total	\$ 266,512,075.00
Deduct net value of risks of this company reinsured in other solvent companies	9,809.00
Net reserve	\$266,502,266.00
Claims for matured endowments due and unpaid (papers not completed)	\$ 264,632.37
Claims for death losses in process of adjustment or adjusted and not due ..	1,067,271.59
Death losses which have been reported and no proofs received.	57,903.00
Claims for death losses and other policy claims resisted ..	50,811.00
Amounts due and unclaimed on annuities ..	107,542.13
Total policy claims	\$ 1,548,160.09
Unpaid dividends due policy-holders including those contingent on payment of outstanding premiums ..	90,182.66
Amount due and accrued on account of salaries, rents, office expenses or other expense items ..	35,310.85
Amount of premiums paid in advance	191,891.66
Liability under "non-forfeiture clause" of lapsed policies	353,227.00
Amount of any other liability of the company, viz: for mortuary bonds, \$470,092.00; for contingent guarantee fund, \$54,122,022.25	54,592,114.25
Liabilities on policy-holders' account	\$323,313,152.51
Divisible surplus	2,440,000.00
Total liabilities	\$325,753,152.51

EXHIBIT OF POLICIES.

The following is a correct statement of the business of the year on policy account (including no policies not actually paid for) as it stood at close of business, December 31st. according to the company's books for the year 1900:

CLASSIFICATION.	WHOLE LIFE POLICIES.		ENDOWMENT POLICIES	
	No.	Amount.	No.	Amount
Paid-for policies in force December 31, 1899	321,197	\$ 849,389,054	74,830	\$ 175,319,237
New paid-for policies, 1900.....	61,374	142,853,882	11,917	24,271,840
Old policies revived, 1900.....	990	2,438,688	302	621,754
Old policies changed, 1900.....	48	41,766	....	116,405
Totals	383,615	\$ 994,723,390	87,049	\$ 200,329,236
Deduct policies ceased to be in force, 1900:				
By death.....	4,314	12,698,179	582	1,448,430
By maturity.....	....	..	1,130	3,472,045
By expiry.....	....	256,885	....	6,404
By surrender.....	2,059	3,791,007	778	1,257,039
By lapse (many surrendered later).....	20,713	52,817,912	3,490	6,775,041
By change and decrease.....	..	....	17	.....
Total terminated, 1900.....	27,086	\$ 69,563,983	5,997	\$ 12,959,652
Net numbers and amounts in force at the end of the year, 1900.....	356,529	925,159,407	81,052	187,369,634
Policies reinsured.....	.....	.....	.....	.....

EXHIBIT OF POLICIES—Continued.

CLASSIFICATION.	ALL OTHER POLICIES.		REVERSIONARY ADDITIONS.	TOTAL NUMBERS AND AMOUNTS.	
	No.	Amount.	Amount.	No.	Amount.
Paid for policies in force December 31, 1899.....	1,313	\$ 4,016,074	\$ 22,523,125	397,340	\$ 1,051,247,540
New paid-for policies, 1900....	1,234	3,551,378	2,081,521	74,525	172,754,021
Old policies revived, 1900.....	10	21,975	6,821	1,308	3,080,238
Old policies changed, 1900....	...	.....	.	48	153,171
Totals.....	2,557	\$ 7,589,427	\$ 24,611,467	473,221	\$ 1,227,255,570
Deduct policies ceased to be in force, 1900:					
By death.....	8	41,239	1,084,004	4,904	15,271,652
By maturity.....	...	.....	360,237	1,130	3,832,322
By expiry.....	248	519,091	.....	248	782,354
By surrender.....	.....	96,057	1,321,003	2,837	6,465,105
By lapse (many surrendered later).....	424	1,273,938	24,682	24,627	60,802,223
By change and decrease....	18	69,155	.....	35	69,155
Total terminated, 1900.....	698	\$ 1,999,480	\$ 2,789,926	33,781	\$ 87,313,041
Net numbers and amounts in force at the end of the year, 1900.....	1,859	5,589,947	21,821,541	439,440	1,139,940,529
Policies reinsured.....	.....	.....	.....	.....	2,244,146

Amount of paid-up insurance, including additions, in force December 31, 1900, \$120,650,324.

MISCELLANEOUS QUESTIONS

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?

Answer. No.

Is there a loading or margin for expenses over the net premium on all policies according to the state standard of reserve?

Answer. Yes

Is any surrender value promised in excess of the actuaries' four per cent reserve?

Answer. In some cases.

What proportion of premiums on policies issued by the company may be taken in notes, or other form of lien, on the policies?

Answer. None. But the company may make loans on policies more than three years in force.

Is the business of the company conducted upon the mutual, mixed, or strictly proprietary plan?

Answer. Purely mutual; no capital stock.

What proportion of the profits of the company may be paid to stockholders for use of real or guaranteed capital?

Answer. No stockholders

Does any officer, director or trustee receive any commission on the business of the company?

Answer. No, except that one trustee is a partner in a general agency.

BUSINESS IN IOWA DURING 1900.

	No.	Amount.
Number and amount of paid-for policies, in force December 31, 1899.....	10,727	\$ 20,715,932
Number and amount of policies paid-for during the year	1,793	2,837,788
Total.....	12,520	\$ 23,553,720
Deduct number and amount which have ceased to be in force during the year.....	695	1,300,523
Total number and amount of paid-for policies in force December 31, 1900.....	11,825	\$ 22,253,197
Number and amount of losses and claims incurred during the year.....	70	166,472

What amount of premium was collected or secured during the year, in cash and notes, or credits, without any deduction for losses, dividends, commissions, or other expenses?

Answer. Cash, \$560,435.48.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

MUTUAL BENEFIT LIFE INSURANCE COMPANY.

Organized under the laws of the State of New Jersey, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, AMZI DODD.

First Vice-President, JAMES B. PEARSON.

Secretary, EDWARD L. DOBBINS.

Second Vice-President, BLOOMFIELD J. MILLER.

[Incorporated, January 31, 1845. Commenced business, April, 1845]

Home Office, 752 Broad street, Newark, N. J.

CAPITAL STOCK.

Amount of net ledger assets, December 31st of previous year.....	\$67,494,696.41
Extended at.....	\$ 67,494,696.41

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.

First year's premiums	\$1,298,216.53
Renewal premiums.....	7,516,281.73
Dividends applied by policy-holders to pay running premiums, first year premium, renewals, (see item 9, disbursements).....	1,104,124.29

Dividends applied by policy-holders to purchase paid-up additions and annuities (see item 10, disbursements).	348,247.87	
Surrender values applied to pay running premiums, first year premiums \$3,174.68; renewals \$12,461.77 (see item 12, disbursements).	15,636.45	
Consideration for annuities (other than matured installment policies).	128,855.24	
Total premium income.		\$10,411,362.11
Rents from company's property.	\$ 185,238.36	
Interest on loans on mortgages of real estate.	1,775,962.50	
Interest on collateral loans, including premium notes, loans or liens.	812,381.28	
Interest on bonds and dividends on stocks.	687,323.37	
Interest on other debts due the company, and on deposits in banks.	1,830.03	
Discount on claims paid in advance.	74.15	
Total rents and interest.		\$ 3,462,809.68
Profit on sales of real estate, \$10,303.31; on sale or maturity of securities; \$48,898.80.		59,202.11
Total income during the year.		\$ 13,933,373.91
Sum of both amounts		81,428,070.31

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

For death claims, \$4,080,626.04; additions, \$48,007.	\$4,128,633.04
Matured endowments. \$855,208.12, additions, \$9,528.64.	864,736.76
Installment death claims.	11,650.00
Total.	\$5,005,019.80
Total net amount actually paid for losses and matured endowments.	\$ 5,005,019.80
Paid to annuitants.	72,313.92
Premium notes voided by lapse, less \$9,208.81 restored by revival.	10,084.11
Dividends paid policy-holders.	267,969.15
Dividends applied by policy-holders to pay running premiums (see item 3, income).	1,104,124.29
Dividends applied by policy-holders to purchase paid-up additions and annuities (see item 4, income).	348,247.87
Surrender values paid.	1,187,846.21
Surrender values applied to pay running premiums (see item 5, income).	15,635.45
(Total paid policy-holders, \$8,011,241.80)	
Commissions and bonuses to agents (less commission received on reinsurances), new policies, \$530,121.65; renewal policies, \$477,794.11; on annuities, \$6,609.12.	1,014,524.88
Salaries and allowances for agencies, including managers, agents and clerks.	31,630.96
Salaries and all other compensation (officers \$88,999.80; home office employees, \$165,064.14.)	254,063.94
Medical examiners' fees.	117,261.87
Taxes on premiums, \$104,262.67; internal revenue \$26,338.29; on franchise \$29,867.54; on reserves \$17,610.01; municipal licenses, \$3,995.56.	182,074.07
Taxes on real estate, \$50,632.70; on other investments, \$167,774.75	218,407.45

Insurance department fees and agents' licenses..	9,878.12	
Repairs and expenses (other than taxes) on real estate	67,997.75	
Advertising, \$37,995.89; printing and stationery, \$7,226.55; postage, \$25,233.81.....	70,456.24	
Legal expenses, \$15,262.43; miscellaneous office expenses, \$126,012.49.....	141,274.92	
All other items, premiums on bonds purchased..	128,195.50	
Amount charged off from real estate to cover possible depreciation.....	225,000.00	
(Total miscellaneous expenses, \$2,107,570 20.)		
Total disbursements		\$ 10,472,007.50
Balance.....		70,956,062.82

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value real estate (Schedule A), unincumbered	\$ 3,086,171.22
Mortgage loans on real estate (Schedule B), first liens	36,048,879.34
Loans secured by pledge of bonds, stocks or other collateral, per Schedule C.....	5,312,450.00
Loans made to policy-holders on this company's policies assigned as collateral or secured by terms of policy.....	6,040,589.20
Premium notes on policies in force, of which \$47,108.18 is for first year's premiums	4,642,834.69
Par value bonds, excluding interest.....	14,881,027.93
Cash in company's office, \$3,607.29; deposited in bank, \$931,163.01.	934,770.30
Agents' debit balances.....	12,961.92
Total	\$ 70,959,684.60

Deduct ledger liabilities:

Agents' credit balances	3,621.78
Total net ledger assets, as per balance above	\$ 70,956,062.82

NON-LEDGER ASSETS.

Interest due, \$50,913.6c, and accrued, \$741,930.55 on mortgages. \$	792,844.15	
Interest due and accrued, on bonds and stocks.....	136,903.45	
Interest due and accrued, on collateral loans	135,032.09	
Interest due and accrued on premium, notes loans or liens.....	116,070.87	
Extended at.....		\$ 1,180,850.56
Market value (not including interest, in item 11,) of bonds and stocks over par value, as per Schedule D,		1,366,407.96

	New business	Renewals
Gross premiums, not more than three months due after period of grace, unreported on policies outstanding December 31st.....	\$ 99,961.40	\$ 265,928.27
Annuity.....	3 280.00	70.50
Gross deferred premiums on policies outstanding December 31st.....	106,792.86	604,011.01
Totals.....	\$ 210,034.26	\$ 870,009.78
Deduct cost of collection 41 per cent on "new" 20 per cent on "renewals" deduct cost of collection 5 per cent on "annuities" to reduce renewals to net.....	84,933.25	174,001.96

Net amount of uncollected and deferred premiums	\$ 125,101.01	\$ 696,007.82—\$ 821,108.83
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Gross assets	\$ 74,324,430.17
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Deduct assets not admitted:

Agents' debit balances.....	\$ 12,961.92	
Total		\$ 12,961.92
Total admitted assets.....		\$ 74,311,463.25

NON-LEDGER LIABILITIES.

As shown by the books at home office at the close of business
December 31st.

Net present value of all the outstanding policies in force on the 31st day of December, 1900, as computed by the New Jersey insurance department according to the actuaries table of mortality, with four per cent interest.....	\$ 64,266.151.00	
Same for reversionary additions....	2,326,537.00	
Same for annuities (including those in reduction of premiums)..	585,572.00	
Net reserve.....		\$ 67,178,260.00
Present value of amounts not yet due on matured installment policies (face, \$95,850.00).....		70,471.21
Matured endowments due and unpaid.....	\$ 17,674.85	
Death losses in process of adjustment or adjusted and not due..	156,728.40	
Death losses which have been reported and no proofs received..	225,000.00	
Death losses and other policy claims resisted by the company, not yet outlawed	36,000.00	
Gross policy claims	\$ 435,403.25	
Net policy claims.....		\$ 435,403.25
Unpaid dividends or other profits due policy-holders, including those contingent on payment of outstanding and deferred premiums		294,829.33
Salaries, rents, expenses, taxes, bills, accounts, bonuses, com- missions medical and legal fees, etc., due or accrued, estimated		25,000.00
Premiums paid in advance		35,589.21
Any other liability, viz: special reserve on policies issued since 1899 on 3 per cent bases.....		97,764.00
Deferred endowment claims.....		41,681.34
Deferred death claims		7,105.22
Liabilities on policy-holders' account.....		\$ 68,186,103.34
Gross divisible surplus.....		6,125,360.91
Total		\$ 74,311,464.25

EXHIBIT OF POLICIES.

The following is a correct statement of the business of the year on policy account as it stood at close of business December 31st, according to home office books:

CLASSIFICATION.	WHOLE LIFE POLICIES.		ENDOWMENT POLICIES.	
	No.	Amount.	No.	Amount.
At end of previous year	77,334	\$193,164.253	22,504	\$52,503,261
New policies issued	10,331	21,758,503	3,359	7,284,109
Old policies revived	105	272,130	22	43,217
Old changed and increased	12	37,721	69	116,238
Totals	87,782	\$215,232,607	25,954	\$59,946,825
Deduct ceased:				
By death	1,232	3,563,147	174	465,341
By maturity			365	863,619
By expiry				43,400
By surrender	1,944	4,564,117	800	1,860,683
By lapse	1,820	3,368,589	267	379,631
Total terminated	4,996	11,495,853	1,606	\$ 3,612,674
Outstanding end of year	82,786	\$203,736,754	24,348	56,334,151

EXHIBIT OF POLICIES—Continued.

CLASSIFICATION.	ALL OTHER POLICIES.		RETURN PREM. AND REVER-SIONARY ADDITIONS.		TOTAL NOS. AND ACCOUNTS.
	No.	Amount	Amo'nt.	No.	Amount.
At end of previous year	4,594	\$ 9,507,305	\$ 4,012,022	104,432	\$ 259,186,841
New policies issued	1,035	2,190,555	662,725	14,725	31,895,892
Old policies revived			8,623	127	323,970
Old changed and increased			158	81	154,117
Totals	5,629	\$ 11,697,860	\$ 4,683,528	119,365	\$ 291,560,820
Deduct ceased:					
By death	51	124,269	47,582	1,457	4,200,339
By maturity			9,063	365	872,682
By expiry	1,177	2,807,746		1,177	2,851,146
By surrender	218	479,765	114,967	2,962	7,019,532
By lapse			823	2,087	3,749,043
Total terminated	1,446	\$ 3,411,780	\$ 172,435	8,048	\$ 18,692,742
Outstanding end of year	4,183	8,286,080	4,511,093	111,317	272,868,078

State here the face value and the present value on installment policies entered in item 5 ("by death") above \$4,213,444.00.

Paid-up insurance included in the final total of item 13 (including return premium and rever-sionary additions), No. of policies 16,609; amount; \$36,497,695.00.

The annuities in force December 31st last ensuing were in number 265, representing in annual payments, \$92,499.21.

MISCELLANEOUS QUESTIONS.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?

Answer. No.

Is there a loading or margin for expenses over the net premium on all policies according to the actuaries 4 per cent table?

Answer. Yes.

Is any surrender value promised in excess of the actuaries 4 per cent reserve?

Answer. Policies issued prior to 1900 have surrender values based on, but which never exceed, the Am. Ex. 4 per cent. reserve. As the reserve fund computed on the actuaries table

is greater than if computed on the Am. Ex. table, no extra liability exists on account of such values. Surrender values of policies issued since 1899, are based on the Am. Ex. table and 3 per cent. interest, and often exceed the Act. 4 per cent reserve.

If so, what amount therefor has been included in liabilities and where?

Answer. \$97,764 in item 14 of non-ledger liabilities.

What proportion of premiums on policies issued by the company may be taken in notes, or other form of lien on the policies?

Answer. On first year's premiums, 20 per cent. On renewal premiums, up to the cash surrender value.

Is the business of the company conducted upon the mutual, mixed, or strictly proprietary plan?

Answer. Mutual.

What proportion of the profits of the company may be paid to stockholders for use of real or guarantee capital?

Answer. No capital stock.

Does any officer, director or trustee receive any commission on the business of the company?

Answer. No.

PAID FOR BUSINESS IN IOWA DURING THE YEAR.

	Number.	Amount.
Number and amount of policies on the lives of citizens of said state in force December 31st of previous year, on which the premiums were received by the company.....	2,519	\$ 4,735.47
Number and amount of policies on the lives of citizens of said state issued during the year, on which premiums were received by the company	248	507.86
Total.....	2,767	\$ 5,243.33
Deduct number and amount which have ceased to be in force during the year.....	139	283.95
Total number and amount of policies paid for and in force in said state December 31st, last.....	2,628	\$ 4,959.47
Amount of losses and claims on policies in said state unpaid December 31st of previous year	8	1,391
Amount of losses and claims on policies in said state incurred during the year.....	47	83,912
Total.....	55	\$ 85.303
Amount of losses and claims on policies in said state settled during the year, in cash.....	48	82,702
What amount of premiums was collected or secured in said state during the year, in cash and notes or credits, without any deduction for losses, dividends, commissions or other expenses?		
Answer. Cash. Total \$155,098.21.		

ANNUAL STATEMENT

For the year ending December 31, 1900, of the conditions and affairs of the
NATIONAL LIFE INSURANCE COMPANY.

Organized under the laws of the State of Vermont, made to the Auditor of State of the State of
 Iowa, pursuant to the laws thereof.

President, JAMES C. HOUGHTON.

Vice-President, JOSEPH A. DEBOER,

Secretary, OSMAN D. CLARK.

[Incorporated, November 13, 1848. Commenced business, February 1, 1850.]

Home office, 116 State street, Montpelier, Vt.

CAPITAL STOCK.

Amount of net ledger assets, December 31st of previous year... \$ 16,646,927.20

Extended at..... \$ 16,646,927.20

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.

First year's premiums (except items 3 and 5), less
 interest included in deferred premiums..... \$ 607,151.52

Renewal premiums (except items 3 and 5), less
 interest included in deferred premiums..... 3,034,815.38

Dividends applied by policy-holders to pay run-
 ning premiums, first year premium, renewals,
 (see item 9, disbursements)..... 106,565.77

Dividends applied by policy-holders to purchase
 paid-up additions and annuities (see item 10,
 disbursements)..... 4,627.94

Consideration for annuities (other than matured
 installment policies)..... 136,852.69

Total premium income..... \$ 3,890,013.30

Rent from company's property, including \$4,000
 for company's use of own buildings..... \$ 123,394.55

Interest on loans and mortgages of real estate... 258,410.19

Interest on collateral loans, including premium
 notes, loans or liens..... 153,465.81

Interest on bonds and dividends on stocks 286,680.57

Interest on other debts due the company, and
 on deposits in banks..... 10,537.61

Discount on claims paid in advance, \$610,04; in-
 terest on deferred premiums, \$33,841.59..... 34,451.63

Total rents and interests..... \$ 866,940.36

Total income during the year..... \$ 4,756,953.66

Sum of both amounts..... \$ 21,403,880.86

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

For death claims, \$851,068.71; additions, \$4,325.41.	\$	855,394.12
Matured endowments.....		128,004.00
Installment death claims.....		5,228.26
Total.....	\$	988,626.38
Total net amount actually paid for losses and matured endowments.....	\$	988,626.38
Paid to annuitants.....		19,972.22
Dividends paid policy-holders.....		41,228.48
Dividends applied by policy-holders to pay running premiums (see item 3, income).....		106,565.77
Dividends applied by policy-holders to purchase paid-up additions and annuities (see item 4, income).....		4,627.94
Surrender values paid.....		407,933.03
(Total paid policy-holders, 1,568,953.82).		
Commissions and bonuses to agents (less commission received on re-insurances), new policies, \$357,479.81; renewal policies, \$216,181.26; on annuities, \$8,016.71.....		581,677.78
Salaries and allowances for agencies, including managers, agents and clerks.....		72,551.87
Salaries and all other compensation (officers, \$38,940.68; home office employes, \$35,756.40).....		74,697.08
Medical examiner's fees, \$43,592; inspection of risks, \$4,178.32		47,770.32
Taxes on new premiums, \$10,668.80; renewal premiums, \$42,919.58; on franchise, \$29.34; on reserves, \$6,491.10; municipal licenses, \$1,726.75.....		61,835.57
Taxes on real estate, \$35,326.25; on other investments, \$47.20...		35,373.45
Insurance department fees and agents' licenses.....		2,930.85
Repairs and expenses (other than taxes) on real estate.....		66,890.01
Rent (including \$4,000 for company's use of own buildings).....		32,887.83
Advertising, \$17,234.74; printing and stationery, \$10,028.23; postage, \$14,807.45.....		42,070.42
Legal expenses, \$6,557.32; for furniture, etc., \$12,239.16.....		18,796.48
All other items, viz: premium on bonds, \$28,980.88; account depreciation, \$156,229.10; traveling expense, \$5,265.29; Minnesota examination, \$6,883.31; U. S revenue stamps, \$13,051.91.....		210,410.49
Total disbursements.....	\$	2,816,345.97
(Total miscellaneous expenses, \$1,247,892.15).		
Balance		18,587,034.89

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st

Book value real estate (Schedule A), unincumbered.....	\$	1,819,450.25
Mortgage loans on real estate (Schedule B), first liens.....		6,289,004.19
Loans secured by pledge of bonds, stock or other collateral, per Schedule C.....		34,750.00
Loans made to policy-holders on this company's policies assigned as collateral.....		2,010,457.96
Premium notes on policies in force, of which \$51,127 is for first year's premiums.....		685,345.74
Book value bonds, warrants, excluding interest, \$7,000,900.68; stocks, \$24,800 (Schedule D).....		7,025,700.68
Cash in company's office, \$3,758.12; deposited in bank, \$720,396.42.		724,154.54
Agents' debit balances.....		6,426.34
Total.....		18,595,289.70

Deduct ledger liabilities:

Agents' credit balances.....	8,254.81	
Total net ledger assets, as per balance above.....		\$ 18,587,034.89

NON-LEDGER ASSETS.

Interest due, \$33,025.88, and accrued, \$107,413.54 on mortgages (claimed as an asset).....	\$ 140,439.42	
Interest due, \$14,305.00, and accrued, \$114,790.62 on bonds and stocks and warrants.....	129,095.62	
Interest due and accrued on collateral loans.....	1,694.01	
Interest due, \$13,136.15, and accrued, \$78,634.67 on premium notes, loans and liens.....	91,770.82	
Interest due and accrued on other assets.....	808.60	
Rents due and accrued on company's property or lease.....	14,026.45	\$ 377,834.92
Market value (not including interest, in item 11,) of bonds and stocks over book value, as per schedule D.....		428,900.00

New Business.

Renewals.

Gross premiums, not more than three months due after period of grace, unreported on policies outstanding December 31st.....	\$ 122,732.13	\$ 133,120.99	
Gross deferred premiums on policies outstanding December 31st.....	50,278.52	299,332.26	
Totals.....	\$ 173,010.65	\$ 432,453.25	
Deduct cost of collection 57 per cent on "new;" 7 per cent on renewals.....	98,616.07	30,271.73	
Net amount of uncollected and deferred premiums. \$	74,394.58	\$ 402,181.52	\$ 476,576.10
Other items, annuity considerations in process of collection (net).....			28,715.72
Gross assets.....			19,899,061.63
Deduct assets not admitted:			
Commissions payable to agents on premium notes when paid....	\$ 723.59		
Total		\$ 723.59	
Total admitted assets.....			19,898,338.04

NON-LEDGER LIABILITIES.

As shown by the books at home office at the close of business December 31st:

Net present value of all the outstanding policies in force on the 31st day of December, 1900, as computed by the company according to the actuaries table of mortality, with 4 per cent interest.....	\$16,954,372.52	
Same for reversionary additions.....	44,606.72	
Same for annuities (including those in reduction of premiums)	347,506.58	
Total	\$17,346,485.82	
Net reserve.....		\$17,346,485.82
Present value of amounts not yet due on matured installment policies (face, \$63,763.75).....		52,933.38
Death losses in process of adjustment or adjusted and not due.. \$	13,000.00	
Death losses which have been reported and no proofs received..	25,800.00	
Death losses and other policy claims resisted by the company, not yet outlawed.....	5,000.00	
Due and unpaid on annuity claims	180.92	
Gross policy claims.	\$ 43,980.92	
Net policy claims.....		43,980.92

Unpaid dividends or other profits due policy-holders, including those contingent on payment of outstanding and deferred premiums	8,960.22
Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, medical and legal fees, etc., due or accrued	88,508.03
Premiums paid in advance	2,456.87
Surrender values claimable on policies canceled whose reserves are not included in item 1	14,212.07
Any other liability, viz.: extra life rate endowment reserve	339,735.84
Liabilities on policy-holders' account	\$17,897,273.15
Gross divisible surplus	2,001,064.89
Total	\$19,898,338.04

EXHIBIT OF POLICIES.

The following is a correct statement of the business of the year on policy account as it stood at close of business December 31st, according to home office books.

CLASSIFICATION.	Whole Life Policies.		Endowment Policies.	
	No	Amount.	No.	Amount.
At end of previous year	28 988	\$ 63,050,854	14,489	\$ 25,077,749
New policies issued	5,515	11,435,144	3,803	6 729,577
Old policies revived	63	124,000	33	48,000
Old changed and increased		1,500		
Totals	34,566	\$ 74,611,498	18,325	\$ 31,855,326
Deduct ceased—				
By death	252	578,961	103	255,929
By maturity	25	49,004	48	79,000
By expiry	30	85,500	20	43,500
By surrender	723	1,549,222	489	737,394
By lapse	1,246	2,313,425	499	758,661
By change and decrease	19	171,234	—3	72,571
By not being taken	640	1,370,891	399	755,110
Recalled	8	24,500	1	1,000
Total terminated	2,943	\$ 6,142,737	1,556	\$ 2,703,165
Outstanding end of year	31,623	68,468,761	16,769	29,152,161
Policies reinsured				

EXHIBIT OF POLICIES—CONTINUED.

CLASSIFICATION.	All other Poli-cies		Return Premi-ums and Reversionary Additions.	Total Numbers and Amounts.	
	No.	Amount.	Amount.	No.	Amount.
At end of previous year	639	\$1,590,800	\$ 170,623	44 116	\$ 89,890,026
New policies issued	251	496,500	42,693	9 569	18,703,914
Old policies revived	2	3,000		98	175,000
Old changed and increased					1,500
Totals	892	\$2,090,300	\$ 213,316	53,783	\$ 108,770,440
Deduct ceased—					
By death	8	18,000	5,769	363	858,659
By maturity				73	128,004
By expiry	23	53,500	300	73	182,800
By surrender	46	126,500	3,547	1 258	2,416,663
By lapse	74	202,000	711	1 819	3,274,797
By change and decrease	—3	—1,000		13	242,805
By not being taken	19	43,000	372	1,058	2,169,373
Recalled				9	25,500
Total terminated	167	\$ 442,000	\$ 10,699	4,666	\$ 9,298,601
Outstanding end of year	725	1,648,300	202,617	49,117	99,471,839
Policies reinsured					

State here the face value corresponding to the present value entered in item 5 ("by death") above, \$858,659; No. of policies, 2,526; amount.....	\$ 4,051,536.00
Paid up insurance included in the final total of item 13 (including return premium and reversionary additions), amount.....	72,265.00
The annuities in force December 31st, last ensuing were in number 109, representing in annual payments \$34,069.80; return premiums.....	130,352.00
Total	\$ 4,254,153.00

MISCELLANEOUS QUESTIONS.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?

Answer. No.

Is there a loading or margin for expenses over the net premium on all policies according to the actuaries 4 per cent table?

Answer. On all except \$2,237,000 of old non-participating insurance; premium deficiency, \$393.47; reserve carried, \$4,170.63.

Is any surrender value promised in excess of the actuaries 4 per cent reserve?

Answer. No.

What proportion of premiums on policies issued by the company may be taken in notes, or other form of lien on the policies?

Answer. On first year's premiums, none (i.e., no agreement). On renewal premiums, none (i.e., no agreement).

Is the business of the company conducted upon the mutual, mixed, or strictly proprietary plan?

Answer. Mutual.

What proportion of the profits of the company may be paid to stockholders for use of real or guarantee capital?

Answer. Company has no stockholders.

Does any officer, director or trustee receive any commission on the business of the company?

Answer. No.

BUSINESS IN IOWA DURING THE SAID YEAR.

	Number	Amount
Number and amount of policies on the lives of citizens of said state in force December 31st of previous years, on which the premiums were received by the company.....	634	\$ 1,036,596.45
Number and amount of policies on the lives of citizens of said state issued during the year, on which premiums were received by the company.....	204	324,641.97
Total.....	838	\$ 1,361,238.42
Deduct number and amount which have ceased to be in force during the year.....	85	131,600.00
Total number and amount of policies paid for and in force in said state December 31st, last.....	753	\$ 1,229,638.42
Amount of losses and claims on policies in said state incurred during the year	3	4,071.62
Amount of losses and claims on policies in said state settled during the year, in cash.....	3	\$ 4,071.62
What amount of premiums was collected or secured in said state during the year, in cash and notes or credits, without any deduction for losses, dividends, commissions or other expenses?		
Answer. Cash, \$40,446.87; notes or credits, \$3,545.34; total, \$43,992.21.		

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

NATIONAL LIFE INSURANCE COMPANY OF THE UNITED STATES OF AMERICA.

Organized under an act of Congress, made to the Auditor of State of the State of Iowa pursuant to the laws thereof.

President, O. D. WETHERELL.

Vice-President, A. T. PARISH.

Secretary, R. E. SACKITT.

[Incorporated, July 25, 1868. Commenced business, August 1, 1868.]

Home office, 1430 F Street. N. W. Washington, D. C.

Principal branch office, No. 157-163 La Salle Street, Chicago, Ill.

CAPITAL STOCK.

Amount of capital stock authorized, \$1,000,000; subscribed for...	\$ 1,000,000.00
Amount of capital paid-up in cash	1,000,000.00
Amount of net ledger assets, December 31st of previous year,	
National	\$ 1,887,031.94
Increase of paid-up capital during 1900.....	463,745.82
Extended at	\$ 2,350,777.76

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.

First year's premiums (except items 3 and 5) less interest included in deferred premiums, \$160.01 and \$1,430.34 for first year's reinsurance.....	\$ 98,914.07
Renewal premiums (except items 3 and 5), less interest included in deferred premiums, \$1,729.93 and \$7,224.61 for renewal insurance...	230,330.91
Dividends applied by policy-holders to pay running premiums, first year premium, renewals, \$262.16 (see item 9, disbursements) ...	262.16
Surrender values applied to pay running premiums, first year premiums (see item 12, disbursements)	9,120.36
Total premium income	\$ 338,627.50
Rents from company's property	\$ 41,191.34
Interest on loans on mortgages of real estate....	28,156.42
Interest on collateral loans, including premium notes, loans or liens.....	3,229.79
Interest on other debts due the company, and on deposits in banks.....	26,124.54

Discount on claims paid in advance, on deferred premiums.....	1,889.94	
Total rents and interests.....		\$ 100,592.03
From other sources, viz: Compromise on death claims, \$94.36; policy fees, \$2,831.40.....		2,925.76
Total income during the year.....		\$ 442,145.29
Sum of both amounts.....		\$ 2,792,923.05

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

For death claims	\$ 138,508.69	
Matured endowments.	1,434.00	
Total	\$ 139,942.69	
Total net amount actually paid for losses and matured endowments		\$ 139,942.69
Premium notes voided by lapse.....		3,791.88
Dividends applied by policy-holders to pay running premiums (see item 3, income).....		262.16
Surrender values paid.....		11,506.09
Surrender values applied to purchase paid-up insurance and annuities (see item 6, income)		9,120.36
(Total paid policy holders \$164,173.18)		
Commissions and bonuses to agents (less commission received on reinsurances), new policies, \$79,896.74; renewal policies, \$15,064.87		94,961.61
Commuting renewal commissions		2,500.00
Salaries and allowances for agencies, including managers, agents and clerks.....		12,864.35
Salaries and all other compensation (officers, \$15,515.95; home office employes, \$20,987.48)		36,503.43
Medical examiners' fees, \$9,753.50; inspection of risks, \$1,797.17		11,550.67
Taxes on new premiums, \$1,929.95; renewal premiums, \$4,434.27; on franchise, \$2,440.00; municipal licenses, \$26.00.....		8,830.22
Taxes on real estate, \$11,577.65; on other investments, personal, \$551.84.		12,129.49
Insurance department fees and agents' licenses.....		2,255.00
Repairs and expenses (other than taxes) on real estate ...		40,840.87
Rent.....		4,389.49
Advertising, \$4,392.59; printing, stationery and supplies, \$4,034.57; postage, \$1,607.49.....		10,034.65
Legal expenses, \$19,306.19; for furniture, etc., \$363.31		19,669.50
All other items, viz: Exchange and collection, \$134.22; express, \$180.41; fire insurance, \$44.00; internal revenue, \$2,676.37; miscellaneous expense, \$5,858; telegrams, \$330.77; telephone, \$142.20; profit and loss certificate of deposit, \$387.64; actuarial services, \$4,699.97; foreclosure expense, \$30.90.....		14,484.48
(Total miscellaneous expenses, \$271,013.76).		
Total disbursements ..		\$ 435,186.94
Balance		\$ 2,357,736.11

LEDGER ASSETS.

As per ledger account as shown by the books at home office at the close of business December 31st.

Book value real estate (Schedule A), unincumbered, \$72,200.53; incumbered, \$700,000.00	\$ 772,200.53
Mortgage loans on real estate (Schedule B), first liens, \$524,866.35; other than first, \$3,000.00	527,866.35
Loans secured by pledge of bonds, stocks or other collateral, as per Schedule C.....	166,911.96
Loans made to policy-holders on this company's policies assigned as collateral.	63,768.96
Premium notes on policies in force.....	16,779.52
Book value bonds, excluding interest, \$47,055.00; stocks,\$635,900 (Schedule D)	682,955.00
Cash in company's office, \$12,193.88; deposited in banks, \$40,287.90	52,481.78
Law library.	1,087.00
Bills receivable, \$20,557.92; agents' debit balances, \$48,705.57....	69,263.49
Tax sale certificates.....	8,281.69
Total.....	\$ 2,361,596.28

Deduct ledger liabilities:

Agents' credit balances.....	3,860.17
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Total net ledger assets, as per balance above.. \$ 2,357,736.11

NON-LEDGER ASSETS.

Interest due, \$14,196.78, and accrued, \$7,343.60	\$ 21,540.38
Interest due and accrued on bonds and stocks... ..	62.67
Interest due, \$2,085.37, and accrued, \$4,553.92, on collateral loans	6,639.29
Interest due and accrued on premium notes, loans or liens	221.33
Interest due and accrued on other assets.....	142.36
Rents due.....	943.04-\$ 29,547.07
Market value of real estate, over book value, as per Schedule A.	48,444.83
Market value (not including interest, in item 11,) of bonds and stocks over book value, as per Schedule D.	2,540.00-\$ 50,984.83

New business. Renewals.

Gross premiums, not more than three months due after period of grace, unreported on policies outstanding December 31st	\$ 26,736.73	\$ 20,762.59
Gross deferred premiums on policies outstanding December 31st	1,520.62	19,909.95
Totals	\$ 28,257.35	\$ 40,672.54
Deduct cost of collection, 50 per cent on "new"; 5 per cent on "renewals".	14,128.67	2,033.62

Net amount of uncollected and deferred premiums	\$ 14,128.68	\$ 38,638.92-\$ 52,767.00
Other items, viz: Furniture, fixtures and safes..		7,947.92
Gross assets		\$ 2,498,485.55

Deduct assets not admitted:

Supplies, printed matter, stationery, furniture, fixtures, safes, etc.....	\$ 7,947.92
Agents' debit balances, not secured	32,347.66
Bills receivable, unsecured.	17,524.86

Total.. \$ 57,919.84

Total admitted assets. \$ 2,440,565.69

NON-LEDGER LIABILITIES.

As shown by the books at home office at the close of business
December 31st.

Net present value of all the outstanding policies in force on the 31st day of December, 1900, as computed by the company according to the actuaries table of mortality, with four per cent interest.....			\$	1,420,710.09	
Total.....			\$	1,420,710.09	
Deduct net value of risks of this company reinsured in other solvent companies.....				34,603.16	
Net reserve.....			\$		1,386,106.93
Present value of amounts not yet due on matured Installment policies (face, \$37,000.00).....					23,405.00
Matured endowments due and unpaid.....			\$	100.00	
Death losses in process of adjustment or adjusted and not due..				44,867.60	
Death losses and other policy claims resisted by the company, not yet outlawed				11,938.00	
Gross policy claims.....			\$	56,905.60	
Deduct from solvent companies for reinsurance.....				5,000.00	
Net policy claims.....			\$		51,905.60
Premiums paid in advance.....					38.71
Surrender values claimable on policies canceled whose reserves are not included in item 1					21,312.72
Any other liabilities, viz: accrued interest on real estate incum- brance			\$	1,666.67	
Accrued taxes on real estate.....				1,924.14—	3,590.81
Liabilities on policy-holders' account.....			\$		1,486,359.77
Capital stock paid up.....					954,805.92
Total.....			\$		2,441,165.69

EXHIBIT OF POLICIES.

The following is a correct statement of the business of the year on policy account as it stood
at close of business December 31st, according to home office books:

CLASSIFICATION.	Whole Life Policies.		Endowment Policies.	
	No	Amount.	No	Amount.
At end of previous year	4,395	\$ 6,712,841	474	\$ 955,001
New policies issued	38	11,633	8	2,910
Old policies revived.....	6	11,500		
Old changed and increased	1	1,000	1	5,000
Restored by transfer	880	1,545,313	314	580,777
Totals	5,320	\$ 8,282,287	797	\$ 1,543,688
Deduct ceased:				
By death.....	64	112,853	4	5,000
By maturity	1	1,000	2	1,300
By expiry.....	71	123,000	28	68,000
By surrender.....	39	88,500	13	69,000
By lapse.....	354	606,600	78	187,000
By change and decrease	1	5,000		
By not being taken.....				
By transfer.....				
Total terminated.....	530	\$ 936,953	125	\$ 330,300
Outstanding end of year.....	4,790	7,345,334	672	1,213,388

EXHIBIT OF POLICIES—Continued.

CLASSIFICATION.	All Other Policies.		Ret. Prem. and Rever- sionary Ad- ditions.	Total Nos. and Amounts.	
	No.	Amount.	Amount.	No.	Amount.
At end of previous year	4,305	\$ 8,741,863	\$ 79,113.41	9,174	\$ 16,488,818.41
New policies issued	2,023	4,037,800	18,506.60	2,069	4,070,849.00
Old policies revived	8	15,000	.....	14	26,500.00
Old changed and increased .....	.....	2,000	717.00	2	8,717.00
Restored by transfer .....	.....	.....	.....	1,194	2,126,090.00
Totals	6,336	\$ 12,796,663	\$ 98,337.01	12,453	\$ 22,722,975.01
Deduct ceased:					
By death	26	58,500	2,795.80	94	179,148.80
By maturity .....	.....	.....	.....	3	2,300.00
By expiry	2,182	4,506,629	3,932.60	2,281	4,701,561.00
By surrender	49	176,000	.....	101	331,500.00
By lapse	26	39,000	5,919.91	458	838,519.91
By change and decrease	1	1,000	.....	2	6,000.00
By not being taken	179	385,000	.....	179	385,000.00
By transfer	1,194	2,126,090	.....	1,194	2,126,090.00
Total terminated	3,657	\$ 7,292,219	\$ 12,648.31	4,312	\$ 8,572,125.31
Outstanding end of year	2,079	5,504,444	85,688.70	8,141	14,148,849.70

MISCELLANEOUS QUESTIONS.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?
Answer. No.

Is there a loading or margin for expenses over the net premium on all policies according to the actuaries 4 per cent table?
Answer. Yes.

Is any surrender value promised in excess of the actuaries 4 per cent reserve?
Answer. No.

What proportion of premiums on policies issued by the company may be taken in notes, or other form of lien on the policies?
Answer. On first year's premiums, none. On renewal premiums, none.

Is the business of the company conducted upon the mutual, mixed, or strictly proprietary plan? .
Answer. Mixed.

What proportion of the profits of the company may be paid to stockholders for use of real or guarantee capital?
Answer. Profits on non-participating business.

Does any officer, director or trustee receive any commission on the business of the company?
Answer. No.

BUSINESS IN IOWA DURING THE SAID YEAR.

	Number.	Amount.
Number and amount of policies on the lives of citizens of said state in force December 31st of previous year, on which the premiums were received by the company	877	\$ 1,890,103.70
Number and amount of policies on the lives of citizens of said state issued during the year, on which premiums were received by the company	82	174,389.53
Total	959	\$ 2,064,493.23
Deduct number and amount which have ceased to be in force during the year	589	1,154,586.00
Total number and amount of policies paid for and in force in said state December 31st, last	370	\$ 909,907.23

Amount of losses and claims on policies in said state incurred during the year.....	3	5,664.77
Total.....	4	6,492.00

Amount of losses and claims on policies in said state settled during the year, in cash, \$11,571.71; by compromise, \$870.06.....	7	\$ 12,156.77*
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What amount of premiums was collected or secured in said state during the year, in cash and notes or credits, without any deduction for losses, dividends, commissions of other expenses?

Answer. Cash, \$24,307.73; notes or credits, \$93.77; Total, \$24,401.50.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
NEW YORK LIFE INSURANCE COMPANY.

Organized under the laws of the State of New York, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, JOHN A. MCCALL.
Secretary, CHARLES C. WHITNEY.

First Vice-President, HENRY TUCK.
Second Vice-President, GEORGE W. PERKINS.

[Incorporated, 1841.

Commenced business, 1845.]

Home office, 346 and 348 Broadway, New York City.

CAPITAL STOCK.

Amount of net ledger assets, December 31st of previous year..	\$ 223,121,943.52
Extended at.....	\$ 223,121,943.52

INCOME DURING YEAR.

As shown by the books at the home office at close of business December 31, 1900.

First year's premiums (except items 3 and 5), less interest included in deferred premiums and \$19,651.01 for first year's reinsurance...	\$ 10,184,270.79
Renewal premiums (except items 3 and 5), less interest included in deferred premiums, and \$116,772.96 for renewal insurance.....	36,711,549.22
Dividends applied by policy-holders to pay running premiums, first year premium, renewals. \$395,509.28 (see item 9, disbursements).	395,509.28
Dividends applied by policy-holders to purchase paid-up additions and annuities (see item 10, disbursements)....	323,367.74
Surrender values applied to pay running premiums, first year premiums, renewals, \$12,788.04 (see item 12, disbursements)	12,788.04
Consideration for annuities (other than matured installment policies).....	1,131,093.06

Total premium income	\$ 48,758,578.13
Rents from company's property, including \$100,000 for company's use of own home office buildings	\$ 952,564.76
Interest on loans on mortgages of real estate...	1,552,644.58

*\$500 installment paid on claim of previous year.

Interest on collateral loans, including premium notes, loans or liens	991,909.27	
Interest on bonds and dividends on stocks	6,836,420.82	
Interest on other debts due the company, and on deposits in banks	202,792.59	
Total rents and interest		\$ 10,530,332.02
Deposits on account of trust and registered bond policies		48,814.74
Total income during the year		\$ 59,337,724.89
Sum of both amounts		\$ 282,459,668.41

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31, 1900.

For death claims, \$11,875,656.42; additions \$705,-823.43	\$ 12,581,479.85
Matured endowments, \$2,854,535.08; additions, \$95,039.90	2,949,574.98
Total	\$ 15,531,054.83
Deduct amount received from other companies for claims on policies of this company reinsured for matured endowments	486.36
Total net amount actually paid for losses and matured endowments	\$ 15,530,568.47
Paid to annuitants	1,558,451.70
Dividends paid policy-holders	2,109,276.69
Dividends paid by policy-holders to pay running premiums (see item 3, income)	395,509.28
Dividends applied by policy-holders to purchase paid-up additions and annuities (see item 4, income)	323,367.74
Surrender values paid	1,124,231.86
Reserve value paid on matured deferred dividend policies (only the profits on such are included in dividends)	2,280,661.44
Surrender values applied to pay running premiums (see item 5, income)	12,788.04
Installments paid on trust policies and on registered bond policies	20,970.98
Commissions and bonuses to agents (less commission received on reinsurances), new policies, \$5,372,798.41; renewal policies, \$1,187,377.05; on annuities, \$26,346.30	6,586,521.76
Salaries and allowances for agencies, including managers, agents and clerks	1,544,748.71
Salaries and all other compensation (officers and home office employes)	735,954.31
Medical examiners' fees, \$518,732.41; inspection of risks, \$99,-235.23	617,967.64
Taxes on new premiums, \$69,501.05; renewal premiums, \$234,-061.95; on franchise, \$271.94; on reserves, \$17,175.82; municipal licenses, \$54,016.12; war taxes, \$5,475.54	380,502.50
Taxes on real estate, \$228,941.02; on other investments, \$12,-616.77	241,557.79
Insurance department fees and agents' licenses	39,421.18
Repairs and expenses (other than taxes) on real estate	194,265.08
Rent (including \$100,000 for company's use of own home office buildings)	429,746.56
Advertising, \$153,959.84; printing and stationery and book binding, \$337,628.19	491,588.03
Legal expenses	203,792.84

All other items, viz: postage, exchange, cablegrams, telegrams, telephone, express, cartage, freight, etc., \$211,178.08; traveling expenses of agents, inspectors and all other officials and all other miscellaneous expenses, \$516,498.36
(Total miscellaneous expenses, \$12,193,742.84)

727,676 44

Total disbursements	\$ 35,549,569.04
Balance	\$ 246,910,099.37

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31, 1900.

Book value real estate (Schedule A), unincumbered.....	\$ 16,925,900.00	
Mortgage loans on real estate (Schedule B), first liens	34,798,942.34	
Loans secured by pledge of bonds, stocks or other collateral, per Schedule C	2,894,000.00	
Loans made to policy-holders on this company's policies assigned as collateral	14,382,768.65	
Premium notes on policies in force for first year's premiums...	2,133,364.58	
Book value bonds, excluding interest, \$157,212,823.24; stocks, \$2,965,000.00 (Schedule D)	160,177,823.24	
Cash in company's office, \$83,940.81; deposited in banks, \$13,986,235.21.....	14,070,177.02	
Due from agents... ..	1,527,123.54	
Total net ledger assets, as per balance above		\$ 246,910,099.37

NON-LEDGER ASSETS.

Interest due, \$178,138.09, and accrued, \$205,478.95 on mortgages. \$	383,617.04	
Interest due and accrued on bonds and stocks	1,153,238.73	
Interest due and accrued on collateral loans and bank deposits.	114,794.16	
Rents due, \$15,373.08, and accrued, \$13,382.22 on company's property or lease.... ..	28,755.30	1,680,405 23
Market value (not including interest in item 11) of bonds and stocks over book value, as per Schedule D		10,177,150.17
Gross premiums, not more than three months due after period of grace, unreported on policies New business. Renewals. outstanding December 31st.....	\$ 2,505,409.00	
Gross deferred premiums on policies outstanding December 31st	\$ 426,711.00	2,554,204.00
Totals.	\$ 426,711.00	\$ 5,059,613.00
Deduct cost of collection, 65 per cent on "new"; 5 per cent on "renewals"	277,362.00	252,981.00
Net amount of uncollected and deferred premiums.	\$ 149,349.00	\$ 4,806,632.00
Gross assets.....		\$ 263,723,635.77
Deduct assets not admitted: Due from agents.....	\$ 1,527,123.54	
Total.....		\$ 1,527,123.54
Total admitted assets.....		\$ 262,196,512.23

NON-LEDGER LIABILITIES.

As shown by the books at home office at close of business December 31, 1900.

Net present value of all the outstanding Policies in force on December 31st, as computed by the New York state insurance department according to the actuaries' table of mortality, with four per cent. interest

\$196,357,015.00

Same for reversionary additions

3,373,058.00

Same for annuities (including those in reduction of premiums) ..

13,517,766.00

Total.....

\$213,247,839.00

Deduct net value of risks of this company reinsured in other solvent companies.....

215,637.00

Net reserve

\$213,032,202.00

Present value of amounts not yet due on matured installment policies included in item 14, policy trust funds.

Matured endowments due and unpaid (papers not completed) ..\$

200,993.14

Death losses in process of adjustment or adjusted and not due..

341,837.37

Death losses which have been reported and no proofs received..

1,335,370.04

Death losses and other policy claims resisted by the company, not yet outlawed.....

83,750.00

Due and unpaid on annuity claims (claims not presented).....

118,710.63

Gross policy claims.....\$

2,080,661.18

Net policy claims

\$ 2,080,661.18

Unpaid dividends or other profits due policy-holders, including those contingent on payment of outstanding and deferred premiums

184,411.30

Premiums paid in advance.....

457,382.64

Any other liability, viz.: Amount of policy trust funds held by the company.....

452,605.34

Reserve on policies which the company values on a 3 per cent or 3½ per cent basis.....

4,283,077.00

Reserve to provide dividends payable to policy-holders during 1901, and in subsequent years per contract.....

31,385,855.11

Other funds for all other contingencies.....

10,320,319.00

Liabilities on policy-holders' account

\$262,196,512.23

Total.....

\$262,196,512.23

IOWA INSURANCE REPORT.

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EXHIBIT OF POLICIES.

The following is a correct statement of the number and amount of policies, including additions, in force at the end of the previous year, and of the new insurance paid for, and of the policies revived, and of those which have ceased to be in force during the year, and of those in force at the end of the year on the basis of paid-for business only:

CLASSIFICATION	WHOLE LIFE POLICIES.		ENDOWMENT POLICIES.	
	No.	Amount.	No.	Amount.
Paid-for insurances in force December 31, 1900.	318,043	\$ 738,226,700	108,870	\$ 255,062,984
New insurances taking effect 1900.....	70,720	140,940,112	44,430	84,762,328
Old insurances revived, 1900... ..	737	1,498,500	268	485,600
Additions by dividends, 1900.....	.....	.....	.....	.....
Totals	389,500	\$ 880,665,312	153,577	\$ 340,310,912
Transferred to term from life and endowment	13,267	22,795,500	3,776	6,116,500
Balance.....	376,233	\$ 857,869,812	149,801	\$ 334,194,412
Deduct insurances ceased to be in force:				
By death	3,570	9,160,535	1,001	2,637,651
By maturity.....	.....	.....	1,013	2,865,092
By expiry.....	.....	.....	.....	.....
By surrender	3,311	10,322,400	1,180	2,896,200
By lapse.	10,188	18,880,578	4,996	8,503,753
By change and decrease.....	.....	4,699,569	.	1,341,951
Total terminated.....	17,069	\$ 43,063,082	8,190	\$ 18,244,647
Net numbers and amounts in force at the end of the year	359,164	814,806,730	141,611	315,949,765
Policies re-insured .....	.....	.....	.....	.....

EXHIBIT OF POLICIES—Continued.

CLASSIFICATION.	ALL OTHER POLICIES.		REVERSIONARY ADDITIONS.	TOTAL NUMBERS AND AMOUNTS.	
	No.	Amount.	Amount.	No.	Amount.
Paid-for insurances in force, December 31, 1900.	10,863	\$ 64,136,646	\$ 4,445,655	437,776	\$ 1,061,871,985
New insurances taking effect, 1900	140	6,685,815	.....	115,299	232,388,255
Old insurances revived, 1900... ..	28	51,900	.....	1,033	2,036,000
Additions by dividends, 1900..	.....	.....	359,370	.....	359,370
Totals.....	11,031	\$ 70,874,361	\$ 4,805,025	554,108	\$ 1,296,655,610
Transferred to term from life and endowment.....	17,043	28,912,000	.....	.....	.....
Balance	28,074	\$ 99,786,361	\$ 4,805,025	554,108	\$ 1,296,655,610
Deduct insurances ceased to be in force:					
By death.....	106	793,429	143,499	4,677	12,735,114
By maturity.....	.....	.....	83,099	1,013	2,948,191
By expiry.....	16,889	30,198,860	.....	16,889	30,198,860
By surrender.....	89	204,100	200,157	4,580	13,622,857
By lapse.....	165	1,522,612	2,060	15,349	28,909,003
By change and decrease...	.....	43,400	.....	.....	6,084,920
Total terminated.....	17,249	\$ 32,762,401	\$ 428,815	42,508	\$ 94,498,945
Net numbers and amounts in force at the end of the year..	10,825	67,023,960	4,376,210	511,600	1,202,156,665
Policies re-insured..	2,200,823

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MISCELLANEOUS QUESTIONS.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?

Answer. No.

Is there a loading or margin for expenses over the net premium on all policies according to the actuaries' 4 per cent. table?

Answer. Yes.

Is any surrender value promised in excess of the actuaries' 4 per cent. reserve?

Answer. Yes on certain plans of insurance, but in no case exceeding the American 3 per cent reserve.

If so, what amount therefor has been included in liabilities and where?

Answer. See item 14, liabilities.

What proportion of premiums on policies issued by the company may be taken in notes, or other form of liens on the policies?

Answer. On first year's premiums, none; on renewal premiums, for varying percentages of reserve, if policy provides therefor.

Is the business of the company conducted upon the mutual, mixed, or strictly proprietary plan?

Answer. Mutual. No capital stock. All profits to policy-holders.

What proportion of the profits of the company may be paid to stockholders for use of real or guarantee capital?

Answer. No stockholders.

Does any officer, director or trustee receive any commission on the business of the company?

Answer. No.

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BUSINESS IN IOWA DURING THE SAID YEAR.

	No.	Amount.
Number and amount of policies on the lives of citizens of said state in force December 31st of previous year, on which the premiums were received by the company	12,440	\$20,671.773.00
Number and amount of policies on the lives of citizens of said state issued during the year, on which premiums were received by the company...	2,171	3,525.160.00
Total.....	14,614	\$24,196.933.00
Deduct number and amount which have ceased to be in force during the year	970	1,557,543.00
Total number and amount of policies paid for and in force in said state December 31st last.	13,644	\$22,639,390.00
Amount of losses and claims on policies in said state unpaid December 31st of previous year....	2	3,208.00
Amount of losses and claims on policies in said state incurred during the year	81	140,517.43
Total....	83	143,815.43
Amount of losses and claims on policies in said state settled during the year, in cash	80	\$ 133,493.33

What amount of premiums was collected or secured in said state during the year, in cash and notes or credits, without any deduction for losses, dividends, commissions or other expenses?

Answer. Cash total, \$683,446.67.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of
THE NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY.

Organized under the laws of the State of Wisconsin, made to the Auditor of State of the State
of Iowa, pursuant to the laws thereof.

President, H. L. PALMER.

First Vice-president, WILLARD MERRILL.

Secretary, J. W. SKINNER.

Second Vice-president, W. P. McLAREN.

Actuary, C. A. LOVELAND.

[Incorporated March, 1857. Commenced business November 25th, 1858.]

Home office, corner Broadway and Michigan street, Milwaukee, Wis.

Attorney for service of process in Wisconsin—Commissioner of Insurance. Date of admission
into Wisconsin—Chartered March 2d, 1857.

CAPITAL STOCK.

Amount of net ledger assets December 31st of previous year...\$121,264,990.72

Extended at.....\$ 121,264,990.72

INCOME DURING YEAR.

As shown by the books at home office at close of business Decem-
ber 31, 1900.

First year's premiums (except items 4 and 6),
less interest included in deferred premiums,
\$22,108.96\$ 2,643,650.42

Renewal premiums (except items 4 and 6), less
interest included in deferred premiums,
\$122,394.14 16,053,843.41

Single premiums (except items 4, 5, 6 and 7),
without deductions for commissions or other
expenses..... 75,162.85

Dividends applied by policy-holders to pay run-
ning premiums, first year's premiums (see
item 9, disbursements) 1,556,801.09

Dividends applied by policy-holders to purchase
paid-up additions and annuities (see item 10,
disbursements) 535,371.04

Surrender values applied to pay running pre-
miums, first year's premiums, \$437.15; re-
newals (see item 12 disbursements)..... 437.15

Consideration for annuities (other than matured
installment policies)..... 69,491.40

Total premium income.....\$ 20,934,757.36

Rents from company's property, including \$35.-
800.00 for company's use of own buildings...\$ 402,043.52

Interest on loans on mortgages of real estate....	3,536,781.13	
Interest on loans made to policy-holders on this company's policies assigned as collateral....	410,887.86	
Interest on premium notes, loans or liens.....	31,080.54	
Interest on bonds (no stocks owned)	1,558,222.51	
Interest on other debts due the company, and on deposits in banks.....	72,662.84	
Discount on claims paid in advance (no claims discounted but maturing endowments) \$6,-929.73; interest on deferred premiums, \$144,-503.10.....	151,432.83	
Total rents and interest.....		\$ 6,163,111.23
Profit on sales of real estate.....		62,935.58
Total income during the year.....		\$ 27,160,804.17
Sum of both amounts		148,425,794.59

DISBURSEMENTS DURING YEAR

As shown by the books at home office at close of business December 31, 1900.

For death claims, \$4,332,016.23; additions, \$99,-937.66.....	\$ 4,431,953.89	
Matured and discounted endowments, \$928,778; additions, \$34,615.....	963,393.00	
Installment death claims	53,251.74	
Total.....	\$ 5,448,598.63	
Total net amount actually paid for losses and matured endowments.....		\$ 5,448,598.63
Paid to annuities.....		12,860.46
Premium notes, voted by lapse, \$3,408.71; less restored by revival, \$2,822.36.....		586.35
Dividends paid policy-holders	\$ 1,137,158.34	
Dividends applied by policy-holders to pay running premiums (see item 4, income).....	1,556,801.09	
Dividends applied by policy-holders to purchase paid-up additions and annuities (see item 5, income).....	535,371.04--	3,229,330.47
Surrender values paid.....	1,163,410.41	
Surrender values applied to pay running premiums (see item 6, income)	437.15--	1,163,847.56
Commissions to agents, new policies, \$1,168,988.50; renewal policies, \$1,374,210.69; single premium policies, \$4,286.40; on annuities, \$844.08		\$ 2,548,329.67
Salaries and all other compensation, officers, \$127,500.00; home office employes, \$285,564.27		413,064.27
Medical examiners' fees, \$129,786.; inspection of risks, \$17,690		147,476.00
Taxes on new premiums and renewal premiums, \$234,521.56; on reserves, \$13,287.99; municipal and state licenses, \$9,-845.10; tax on income paid to state of Wisconsin, \$241,-636.16.....		499,290.81
Taxes on real estate, \$116,341.29; interval revenue taxes, \$51,-059.20.....		167,400.49
Insurance department fees and agents' licenses ..		9,006.45
Repairs and expenses (other than taxes) on real estate.....		244,813.12
Rent, including \$35.800 for company's use of own building....		35,800.00
Advertising, \$6,217.08; printing and stationery, \$44,970.23; postage, \$65,931.64.....		117,118.95

Legal expenses, \$33,328.24; for furniture, etc., \$1,788.48	35,116.72
Losses on sales of real estate	12,055.37
All other disbursements, viz: Loan expenses, \$111,614.37; exchange, \$9,984.53; freight and express, \$8,765.43; expenses of trustees and executive committee, \$35,400.31; loss expenses, \$3,427.91; traveling expenses, \$8,091.05; adjustment of real estate values, \$49,917.79; expense insurance commissioner's examinations, \$430.50; taxation expenses, \$1,081; loss on sale of Birmingham, Alabama, bonds, \$10,000; lost remittance, \$6.25	238,719.14
Total miscellaneous expenses, \$4,468.190.99.	
Total disbursements	\$ 14,323,414.46
Balance	\$ 134,102,380.43

LEDGER ASSETS

As per ledger accounts shown by the books at home office at close of business December 31, 1900.

Book value real estate (Schedule A), unincumbered	\$ 4,608,521.64
Mortgage loans on real estate (Schedule B), first liens, \$72,484,397.47; other than first (free from any prior incumbrance, except as to taxes assessed but not due when loans were made and 112 loans where there were contested liens amounting to \$67,694.05, for which the company has full indemnity)	72,484,397.47
Loans made to policy-holders on this company's policies assigned as collateral, per schedule E.....	7,176,615.00
Premium notes on policies in force, of which nil is for first year's premiums	285,648.93
Book value bonds, excluding interest (Schedule D).....	45,697,482.02
Cash in company's office, \$193,769.97; deposited in bank, \$3,696,667.63	3,890,437.60
Agents' debit balances.....	6,077.72
Total	\$134,149,180.38
Deduct ledger liabilities:	
Agents' credit balances, \$38,705.76; all other, \$8,094.19...	46,799.95
Total net ledger assets as per balance above.....	\$ 134,102,380.43

NON-LEDGER ASSETS.

Interest due, \$113,650.52 and accrued, \$844,960.56 on mortgages	\$ 958,611.08
Interest due, \$17,800 and accrued, \$744,961.96 on bonds.....	762,761.96
Interest due, \$208.00 and accrued, \$8,219.47 on premium notes, loans, or liens.....	8,517.47
Interest due, \$45,419.38, and accrued, \$200,160.96 on other assets (policy loans).....	245,580.34
Rents due, \$1,048.73, and accrued, \$30,325.10 on company's property or lease	31,373.83—\$ 2,006,844.68
Market value (not including interest, in item 11), of bonds over book value, as per Schedule D.....	1,731,245.39

New business. Renewals.

Gross premiums not more than three months due after period of grace, unreported on policies outstanding December 31st.....	\$ 432,325.00
Gross deferred premiums on policies outstanding December 31st.....	\$ 167,842.00 1,283,400.00
Totals.....	\$ 167,842.00 \$ 1,715,725.00

Deduct cost of collection, 43 9-10 per cent on new, 7 7-10 per cent on renewals.....	73,682.64	132,110.83	
Net amount of uncollected and deferred premiums...\$	94,159.36	\$ 1,583,614.17—	\$ 1,677,773.53
Gross assets.....			\$ 139,518,244.03
Deduct assets not admitted:			
Agents' debit balances (not secured by bonds, \$2,511).....	\$	6,077.72	
Total			\$ 6,077.72
Total admitted assets.....			\$ 139,512,166.31

NON-LEDGER LIABILITIES.

As shown by the books at home office at close of business December 31, 1900.

Net present value of all the outstanding policies in force on the "cash paid for basis" on the 31st day of December, 1900, as computed by the company according to the actuaries' table of mortality, with 4 per cent interest.....	\$ 108,730,592.00	
Same for annuities (including those in reduction of premiums)	201,494.00	
Total.....	\$ 108,932,086.00	
Net reserve.....		\$ 108,932,086.00
Present value of amounts not yet due on matured installment policies, face.....		304,587.34
Matured endowments due and unpaid.....	\$ 56,218.00	
Death losses due and unpaid	44,537.95	
Death losses in process of adjustment or adjusted and not due	187,254.90	
Death losses which have been reported and no proofs received	179,262.33	
Death losses and other policy claims resisted by the company, not yet outlawed.....	76,848.83	
Due and unpaid on annuity claims, \$200.00; on installment policies, \$300.00....	500.00	
Gross policy claims.....	\$ 544,622.01	
Net policy claims		\$ 544,622.01
Unpaid dividends or other profits due policy-holders, including those contingent on payment of outstanding and deferred premiums (estimated)		213,943.40
Bills, accounts, commissions, medical and legal fees, etc., due or accrued.....		65,569.83
Premiums paid in advance (estimated).....		5,500.00
Any other liability, viz: Surplus held to meet tontine and semi-tontine policy contracts (approximate)....	\$ 23,360,346.00	
Excess of 3 per cent over 4 per cent reserve on policies issued since January 31, 1899.....	378,554.00	
Special reserve for paid-up insurance claimable, etc.....	140,255.00—	\$ 23,879,155.00
Liabilities on policy-holders' account.....		\$ 133,945,513.67
Gross divisible surplus.....		5,566,652.64
Total.....		\$ 139,512,166.31

EXHIBIT OF POLICIES.

The following is a correct statement of the paid-for business of the year on policy account as it stood at close of business December 31st, according to home office books.

CLASSIFICATION.	Whole Life Policies.		Endowment Policies.	
	No.	Amount.	No.	Amount.
Outstanding at end of year 1899, as reported...	151,457	\$ 354,164,444	54,895	\$ 124,748,007
Deduct unpaid of 1899.....	1,854	6,023,444	1,261	3,769,477
Amount in force, actually paid for at end of previous year.....	149,603	348,141,00	53,634	120,978,530
New policies issued.....	13,385	33,810,357	9,053	20,989,001
Old policies revived.....	302	638,764	225	422,561
Old changed and increased.....	145	.....	83	.....
Additions to policy by dividends.....	...	600,217	...	358,86c
Totals	163,435	\$ 343,190,338	62,995	\$ 142,748,952
Deduct ceased:				
By death.....	1,515	3,751,931	302	806,443
By maturity.....	...	.....	445	975,673
By expiry.....	...	.....	...	.....
By surrender.....	1,554	2,578,518	553	934,439
By lapse.....	2,562	4,756,778	1,449	2,503,955
By change and decrease.....	...	1,217,557	.....	622,522
Total terminated	5,631	\$ 12,304,784	2,749	\$ 5,843,032
Outstanding end of year..	157,804	370,885,554	60,246	136,905,920

EXHIBIT OF POLICIES.—Continued.

CLASSIFICATION.	All Other Policies.		Total Nos. and amounts.	
	No.	Amount	No.	Amount.
Outstanding at end of year 1899, as reported..	5,574	\$ 18,693,674	211,926	\$ 497,606,125
Deduct unpaid for 1899.....	233	718,868	3,348	10,511,789
Amount in force, actually paid for at end of previous year.....	5,341	17,974,806	208,578	487,094,336
New policies issued.....	2,363	6,693,808	24,801	61,493,256
Old policies revived.....	46	132,500	573	1,193,825
Old changed and increased.....	.....	.....	228	.....
Additions to policy by dividends.....	...	1,699,656	...	2,658,733
Totals	7,750	\$ 26,500,850	234,186	\$ 552,440,150
Deduct ceased:				
By death.....	28	142,262	1,845	4,700,636
By maturity.....	...	...	445	975,673
By expiry.....	69	1,875,652	61	1,875,652
By surrender.....	1	1,000	2,108	3,513,957
By lapse.....	865	2,348,750	4,876	9,609,483
By change and decrease.....	90	277,380	90	2,117,459
Total terminated	1,053	\$ 4,645,044	9,433	\$ 22,792,860
Outstanding end of year.....	6,697	21,855,816	224,747	520,647,290

MISCELLANEOUS QUESTIONS.

Have the books of the company been kept open after the close of business December 31st last, for the purpose of making any entry that affects this statement?

Answer. No, except to include reports the cash balances for which were received by the company before midnight of December 31st.

Is there a loading or margin for expenses over the net premium on all policies according to the actuaries 4 per cent table?

Answer. Yes.

Is any surrender value promised in excess of the actuaries 4 per cent reserve?

Answer. Yes, on a few tontine-dividend policies and on policies issued since January 31, 1899.

If so, what amount therefor has been included in liabilities and where?

Answer. \$48,104 on tontines, the balance, \$378,554.00 also included in No. 14.

What proportion of premiums on policies issued by the company may be taken in notes, or other form of lien, on the policies?

Answer. On renewal premiums, 33 per cent on policies issued prior to 1872, after 1872 not to exceed one annual premium.

Is the business of the company conducted upon the mutual, mixed, or strictly proprietary plan?

Answer. Mutual.

Does any officer, director or trustee receive any commission on the business of the company?

Answer. One trustee acts as sub-agent and receives only the usual sub-agent's commissions.

BUSINESS IN IOWA DURING THE YEAR.

	No	Amount.
Number and amount of policies on the lives of citizens of said state in force December 31st of previous year, including new work unreported	13,420	\$22,398.92.00
Number and amount of policies on the lives of citizens of said state issued during the year.....	1,483	2,544.14 ⁸ .00
Total.....	14,903	\$24,943.030.00
Deduct number of amount which have ceased to be in force during the year, including removals from the state.....	717	1,158.196.00
Total number and amount of policies in force in said state December 31st, last, excluding new work unreported.....	14,186	\$23,784.834.00
Amount of losses and claims on policies in said state unpaid December 31st of previous year.....	10	35.857.00
Amount of losses and claims on policies in said state incurred during year	113	204.200.07
Total.....	123	\$ 240.003.07
Amount of losses and claims on policies in said state settled during the year in cash.....	112	\$ 205,854.07
What amount of premiums was collected or secured in said state during the year in cash and notes, or credits, not including premiums paid by non-residents, without any deductions for losses, dividends, commissions, or other expenses?		
Answer. Cash, \$841,817.35; notes and credits, \$3,915.63; total, \$845,732.98.		

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
PACIFIC MUTUAL LIFE INSURANCE COMPANY.

Organized under the laws of the State of California, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, GEO. A. MOORE. First Vice-President, GEO. W. SCOTT.
Secretary, S. M. MARKS. Second Vice-President, M. R. HIGGINS.

[Incorporated, December 28, 1867. Commenced business, January, 1868.]

Home office, 508 Montgomery street, San Francisco.

CAPITAL STOCK.

Amount of capital stock authorized, subscribed for.....	\$ 200,000.00
Amount of capital paid up in cash.....	200,000.00
Amount of net ledger assets, December 31st of previous year...	\$ 3,420,214.07

INCOME DURING YEAR

As shown by the books at home office at close of business December 31st.

First year's premiums (except items 3 and 5), less interest included in deferred premiums \$2,-309.62; and \$8,567.25 for first year's reinsurance.	\$ 277,218.83	
Renewal premiums (except items 3 and 5), less interest included in deferred premiums \$6,-211.20, and \$6,218.74 for renewal insurance...	979,634.94	
Dividends applied by policy-holders to pay running premiums first year premium, renewals, \$36,815.21 (see item 9, disbursements)	38,764.11	
Dividends applied by policy-holders to purchase paid-up additions and annuities (see item 10, disbursements)	46,808.31	
Surrender values applied to pay running premiums, renewals (see item 12, disbursements)...	3,410.63	
Surrender values applied to purchase paid-up insurance and annuities (see item 13, disbursements)	24,445.88	
Consideration for annuities (other than matured installment policies)	4,238.82	
Total premium income		\$ 1,374,521.52
Rents from company's property, including \$14,400 for company's use of own buildings.	33,409.38	
Interest on loans on mortgages of real estate.....	39,000.69	
Interest on collateral loans, including premium notes, loans or liens	1,941.91	
Interest on bonds and dividends on stocks	73,164.35	
Interest on other debts due the company, and on deposits in banks.....	12,184.35	
Discount on claims paid in advance.....	8,520.82	
Total rents and interest.....		\$ 168,221.50
Profit on sales of real estate, \$7,493.71; on sale or maturity of securities, \$3,237.15	10,730.86	
Total premiums income of accident department..	478,761.85	
Total income during the year.....		\$ 2,032,235.73
Sum of both amounts		\$ 5,452,458.80

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

For death claims, \$348,944.76; additions, \$11,234.00.	\$ 360,178.76	
Matured endowments, \$47,014.82; additions, \$3,285.	50,297.82	
Installment death claims	1,500.00	
Total	\$ 411,976.58	
Total net amount actually paid for losses and matured endowments.....		\$ 411,976.58
Paid to annuitants	3,785.66	
Dividends paid policy-holders.....	2,163.06	
Dividends applied by policy-holders to pay running premiums (see item 3, income).....	38,764.11	
Dividends applied by policy-holders to purchase paid-up additions and annuities (see item 4, income)	46,808.31	
Surrender values paid.....	24,776.31	

Surrender values applied to pay running premiums (see item 5, income)	3,410.63
Surrender values applied to purchase paid-up insurance and annuities (see item 6, income)	24,445.88
Paid stockholders for interest or dividends (amount declared during the year)	14,000.00
Commissions and bonuses to agents (less commission received on reinsurances), new policies, \$261,747.70; renewal policies, \$115,602.86	377,350.56
Salaries and allowances for agencies, including managers, agents and clerks	137,313.09
Salaries and all other compensation, officers, \$15,233.71; home office employees, \$41,996.95.	57,230.66
Medical examiners' fees	40,382.29
Taxes on new premiums, \$2,490.15; renewal premiums, \$4,776.69; on franchise, \$24.37; municipal licenses, \$334.22	7,625.43
Taxes on real estate, \$11,379.50; on revenue, \$8,417.93	19,797.43
Insurance department fees and agents' licenses	3,223.70
Repairs and expenses (other than taxes) on real estate	9,842.77
Rent (including \$10,800 for company's use of own building)	19,645.87
Advertising, \$6,858.94 printing and stationery, \$14,110.93; postage, \$4,611.36	25,581.23
Legal expenses	10,716.27
Losses on sales of real estate, \$14,918.49; on sale or maturity of securities, \$11,723.67	26,642.16
All other items, viz: general expense	15,115.03
Loss and gain	26,843.49
Total disbursements of accident department	456,745.08

(Total miscellaneous expenses, \$791,309.98)	
Total disbursements	\$ 1,804,135.00
Balance	\$ 3,643,234.22

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value real estate (Schedule A), unincumbered	\$ 922,985.14
Mortgage loans on real estate (Schedule B), first liens	724,839.79
Loans made to policy-holders on this company's policies assigned as collateral.	173,672.78
Premium notes on policies in force	35,256.80
Book value bonds, excluding interest, \$1,418,297.12; stocks, \$193,324.23 (Schedule D)	1,611,621.35
Cash in company's office, \$1,628.65; deposited in bank, \$126,687.04	128,315.69
Bills receivable, \$4,460.30; agents' debit balances, \$36,842.18	41,302.48
Furniture and fixtures	23,109.65

Total	\$ 3,661,103.68
Deduct ledger liabilities:	
Agents' credit balances	12,819.48
Total net ledger assets, as per balance above	\$ 3,648,284.20

NON-LEDGER ASSETS.

Interest due, \$3,477.55, and accrued \$6,219.50 on mortgages	\$ 9,697.05
Interest due and accrued, on bonds and stocks	18,157.21
Interest due, \$583.20 and accrued, \$2,365.44 on premium notes, loans or liens	2,948.64
Interest due, \$3,728.37 and accrued, 2,836.15 on other assets. ...	6,564.52

IOWA INSURANCE REPORT.

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Rents due, \$505.88 and accrued, \$1,286.50 on company's property or lease.....	1,792.38—	39,159.80
Market value (not including interest, in item 11,) of bonds and stocks over book value, as per Schedule D.....		124,905.55

	New business.	Renewals.
Gross premiums, not more than three months due after period of grace, unreported on policies outstanding December 31, 1900.....\$	70,356.67	\$ 63,420.18
Gross deferred premiums on policies outstanding December 31, 1900	21,168.08	48,127.76
Totals.....\$	91,524.75	\$ 111,547.94
Deduct cost of collection, 20 per cent on "new;" 20 per cent on "renewals,".....	18,304.95	22,309.59
Net amount of uncollected and deferred premiums.....\$	73,219.80	\$ 89,238.35—\$ 162,458.15
Other items, revenue stamps, \$2,783.95; printed supplies, \$6,000.00.....		8,783.95
Non-ledger assets of accident department.....		128,525.10
Gross assets.....		\$ 4,112,116.75

Deduct assets not admitted:

Supplies, printed matter, stationery, furniture, fixtures, safes, etc..\$	29,109.65
Agents' debit balance, not secured by bonds.....	19,174.79
Bills receivable, unsecured	4,460.30
Total.....	\$ 52,744.74
Total admitted assets.....	\$ 4,059,372.01

NON-LEDGER LIABILITIES.

As shown by the books at home office at the close of business December 31st.

Net present value of all the outstanding policies in force on the 31st day of December, 1900, as computed by the company according to the actuaries table of mortality, with four per cent interest	\$ 3,370,719.00
Same for reversionary additions.....	145,050.00
Same for annuities (including those in reduction of premiums)..	14,242.00
Total.....	\$ 3,530,011.00
Deduct net value of risks of this company reinsured in other solvent companies.....	27,916.00
Net reserve.....	\$ 3,502,095.00
Death losses in process of adjustment or adjusted and not due..	7,645.00
Death losses which have been reported and no proofs received..	22,461.50
Death losses and other policy claims resisted by the company, not yet outlawed.....	19,000.00
Gross policy claims	\$ 49,106.50
Net policy claims	\$ 49,106.50
Total liabilities of accident department	\$ 185,631.07
Liabilities on policy-holders' account.....	\$ 3,731,832.57
Gross divisible surplus.....\$	127,539.44
Capital stock paid up.....	200,000.00
Total	\$ 4,059,372.01

EXHIBIT OF POLICIES.

The following is a correct statement of the business of the year on policy account as of the close of business December 31st, according to home office books:

CLASSIFICATION.	Whole life policies.		Endowment policies.	
	Number.	Amount.	Number.	Amount.
At end of previous year.....	63,524	\$ 28,953,685	8,732	\$ 2,607,141
New policies issued.....	78,837	23,309,671	6,085	2,247,284
Old policies revived.....	1,608	428,140	226	52,732
Old changed and increased.....		4,105		
Additions by dividends.....				
Totals.....	143,969	\$ 52,695,601	15,030	\$ 5,220,540
Deduct ceased:				
By death.....	793	380,447	44	18,211
By maturity.....			18	40,300
By expiry.....				
By surrender.....	138	299,617	13	14,400
By lapse.....	49,927	12,114,748	4,550	771,054
By change and decrease.....		37,000		4,000
By not being taken.....	646	1,115,440	226	411,600
Total terminated.....	51,498	\$ 13,947,252	4,851	\$ 1,271,200
Outstanding end of year.....	92,471	\$ 38,748,349	10,179	\$ 3,949,340
Policies reinsured.....				

EXHIBIT OF POLICIES—Continued.

CLASSIFICATION.	All other policies.		Return premium and reversionary additions—amount.	Total numbers and amounts.	
	Number.	Amount.		Number.	Amount.
At end of previous year.....	413	\$ 841,901	\$ 299,456	72,669	\$ 33,335,157
New policies issued.....	72	127,635		84,999	25,984,770
Old policies revived.....				1,834	400,000
Old changed and increased.....					4,000
Additions by dividends.....			73,425		72,425
Totals.....	485	\$ 969,536	\$ 37		\$ 59,225,252
Deduct ceased:					
a By death.....	3	8,600			400,000
By maturity.....					25,000
By expiry.....	18	29,500			302,500
By surrender.....	20	43,392			12,000,000
By lapse.....	66	100,700			42,425
By change and decrease.....		1,423			1,241,000
By not being taken.....	22	15,500			
Total terminated.....	129	\$ 199,115	\$		\$ 15,220,000
b. Outstanding end of year.....	356	\$ 770,421	\$ 367,563	103,015	\$ 43,931,157
Policies reinsured.....				37	22,000

(a) State here the face value corresponding to the present value entered in item 4 ("By death") above, \$409,970.

(b) Paid-up insurance included in the final total of item 13 (including return premium and reversionary additions), No. of policies, 1,582, amount, \$1,745,641.

MISCELLANEOUS QUESTIONS.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?

Answer. No.

Is there a loading or margin for expenses over the net premium on all policies according to the actuaries 4 per cent table?

Answer. Yes.

Is any surrender value promised in excess of the actuaries 4 per cent reserve?

Answer. No.

What proportion of premiums on policies issued by the company may be taken in notes, or other form of lien on the policies?

Answer. On first year's premiums, all cash. On renewal premiums, various; based on actual value.

Is the business of the company conducted upon the mutual, mixed, or strictly proprietary plan?

Answer. Mutual, with capital stock of \$200,000.

What proportion of the profits of the company may be paid to stockholders for use of real or guarantee capital?

Answer. Interest earned on capital stock.

Does any officer, director or trustee receive any commission on the business of the company?

Answer. No.

BUSINESS IN IOWA DURING THE SAID YEAR

	Number.	Amount.
Number and amount of policies on the lives of citizens of said state in force December 31st of previous year, on which the premiums were received by the company	179	\$ 243,125.00
Number and amount of policies on the lives of citizens of said state issued during the year, on which premiums were received by the company	145	175,966.00
Total	324	\$ 419,091.00
Deduct number and amount which have ceased to be in force during the year	65	79,000.00
Total number and amount of policies paid for and in force in said state December 31st, last	259	\$ 340,091.00
Amount of losses and claims on policies in said state incurred during the year	2	4,599.00
Total	2	\$ 4,599.00
Amount of losses and claims on policies in said state settled during the year, in cash, \$2,599	1	2,599.00

What amount of premiums was collected or secured in said state during the year, in cash and notes or credits, without any deduction for losses, dividends, commissions or other expenses?

Answer. Cash, \$11,199.38; total, \$11,199.38.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
PENN MUTUAL LIFE INSURANCE COMPANY.

(Filed under the laws of the state of Pennsylvania made to the Auditor of State of the state of Iowa, pursuant to the laws thereof.)

President, HARRY F. WEST.

Vice-President, GEORGE K. JOHNSON.

Secretary and Treasurer, HENRY C. BROWN.

Actuary, JESSE J. BARKER.

Incorporated, February 24, 1847.

Commenced business, May 25, 1847.]

(Home office, Nos. 921, 923 and 925 Chestnut Street Philadelphia, Pa.)

CAPITAL STOCK.

Amount of net ledger assets, December 31st of previous year....	\$ 37,757,980.25
Decrease of capital during 1900, being deduction to bring assets to market value.....	61,640.18
Extended at.....	\$ 37,696,340.07

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31, 1900.

First year's premiums	\$ 1,328,473.15
Renewal premiums (except items 3 and 5), less interest included in deferred premiums and \$4,543.64 for renewal reinsurance.....	5,799,615.09
Single premiums (except items 4, 5, 6 and 7), without deductions for commissions or other expenses.....	35,810.90
Dividends applied by policy-holders to pay running premiums, 1st year premiums.....	690,136.36
Dividends applied by policy-holders to purchase paid-up additions and annuities (see item 10, disbursements).....	216,914.14
Surrender values applied to pay running premiums, 1st year premiums, \$17,633.73; renewals, \$36,968.45 (see item 12, disbursements) ..	54,602.18
Surrender values applied to purchase paid-up insurance and annuities (see item 13, disbursements).....	143,850.00
Consideration for annuities (other than matured installment policies).....	552,136.83
Total premium income.....	\$ 8,821,538.65
Rents.....	193,949.86
Interest on loans on mortgages of real estate.....	787,828.84
Interest on collateral loans, including premium notes, loans or liens.....	433,607.51
Interest on bonds and dividends on stocks.....	621,436.41
Interest on other debts due the company, and on deposits in banks.....	15,980.05
Total rents and interest	\$ 2,052,802.67
Profit on sales of real estate, \$31,135.63; on sale or maturity of securities, \$28,488.00	59,623.63
From other sources, viz: suspended bank dividends, \$72.95; bonuses on mortgages, \$1,893.60; agent's balance recovered, \$50.00.....	2,016.55
Total income during the year.....	\$ 10,638,981.30
Sum of both amounts.	\$ 48,335,321.37

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31, 1900.

For death claims, \$2,151,868.19; additions, \$30,103.00.....	\$ 2,181,971.19
Matured endowments, \$505,456.00; additions, \$10,850.00.....	516,306.00

IOWA INSURANCE REPORT.

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Installment death claims..... 107,111.00

Total.....\$ 2,805,388.19

Total net amount actually paid for losses and
matured endowments.....

\$ 2,805,388.19

Paid to annuitants..... 111,317.06

Premium notes voided by lapse, less \$3,308.10; restored by revival. 37,104.37

Dividends applied by policy-holders to pay running premiums
(see item 4, income)..... 690,136.36

Dividends applied by policy-holders to purchase paid-up addi-
tions and annuities (see item 5, income)..... 216,914.14

Surrender values paid .. 492,729.40

Surrender values applied to pay running premiums (see item 6,
income) .. 54,602.18

Surrender values applied to purchase paid-up insurance and
annuities (see item 7, income)..... 143,850.00

Commissions and bonuses to agents (less commissions received
on reinsurances), on new policies, \$724,649.28; single premium
policies, \$2,254.11; on renewal policies, \$365,672.76; annuities.
\$10,627.58. 1,103,203.73

Commuting renewal commissions 5,073.74

Salaries and allowances for agencies including managers, agents,
and clerks 86,712.46

Salaries and all other compensation, officers, \$47,000.00; home
office employes, \$123,957.21..... 170,957.21

Medical examiners' fees, \$81,844.94; inspection of risks, \$10,087.98 91,932.92

Taxes on new premiums, \$20,310.21; renewal premiums, \$66,485.55; 86,795.76

On reserves, \$9,970.97; municipal licenses, \$16,187.40.... 26,158.37

Taxes on real estate, \$51,477.39; on other investments, \$186,831.37 238,308.76

Insurance department fees and agents' licenses, \$11,868.60; inter-
nal revenue tax, \$33,686.79..... 45,555.39

Repairs and expenses (other than taxes) on real estate 116,264.17

Rents 41,299.52

Advertising, \$27,334.88; printing and stationery, \$20,976.30;
postage, \$20,419.35..... 68,730.53

Legal expenses, \$17,291.36; for furniture, etc., \$4,739.44..... 22,030.80

All other items, viz: home office expenses... 41,327.14

Fire and other insurance..... 11,331.23

Total miscellaneous expenses, \$2,155,681.73)

Total disbursements, \$ 6,707,723.49

Balance \$ 41,924,598.08

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close
of business december 31, 1900.

Book value real estate (Schedule A), unincumbered.....\$ 2,611,747.49

Mortgage loans on real estate (Schedule B), first liens..... 15,882,579.23

Loans secured by pledge of bonds, stocks, or other collateral,
per Schedule C..... 4,402,748.03

Loans made to policy-holders on this company's policies assigned
as collateral..... 3,341,332.00

Premium notes on policies in force, of which \$11,382.05 is for
first year's premiums..... 1,069,003.34

Book value bonds, excluding interest, \$13,275,446.60; stocks,
\$305,418.00, Schedule D..... 13,580,864.60

Cash in company's office, \$5,774.63; deposited in banks,
\$772,000.00..... 777,774.63

Furniture..... 3,900.00

Bills receivable, \$150,142.55; agents' debit balances, \$ 5,565.89..	155,708.44
Temporary obligations for premiums, mainly recured by reserves on policies.	104,207.22
Total.....	\$ 41,929,864.98

Deduct ledger liabilities:

Agents' credit balances.....	5,266.90
Total net ledger assets, as per balance above.....	\$ 41,924,598.08

NON-LEDGER ASSETS.

Interest due, \$35,584.03; and accrued, \$248,688.65 on mortgages.\$	284,272.68
Interest due and accrued on bonds and stocks	98,241.10
Interest due, 1,747.50; and accrued, \$6,094.36 on collateral loans.	7,841.86
Interest due and accrued on other assets.....	3,000.00
Rents due, \$5,834.62 and accrued, \$4,433.50 on company's prop-erty or lease	10,268.12—\$ 403,623.76
Market value (not including interest, in item 11,) of bonds and stocks over book value, as per Schedule D.....	541,880.45

	New business.	Renewals.
Gross premiums not more than three months due after period of grace, unreported on outstand-ing policies in force December 31st	\$ 292,542.29	\$ 355,147.17
Gross deferred premiums on outstanding policies in force December 31st... ..	107,104.35	536,595.38
Totals	\$ 399,646.64	\$ 891,742.55
Deduct cost of collection, 53 8-10 per cent on new; 5 42-100 per cent on renewals.....	215,009.89	48,332.45
Net amount of uncollected and deferred premiums... ..	\$ 184,636.75	\$ 843,410.10—\$ 1,028,046.65
Gross assets		\$ 43,898,142.20
Deduct assets not admitted.		
Supplies, printed matter, stationery, furniture, fixtures, sales, etc.\$		3,900.00
Agents' debit balances, unsecured		3,184.67
Bills receivable, unsecured.....		26,051.81
Commissions payable to agents on premium notes when paid...		14,029.82
Total non-admitted assets.....		\$ 47,166.30
Total admitted assets.....		\$ 43,850,975.90

NON-LEDGER LIABILITIES.

As shown by the books at home office at close of business Decem-ber 31st.

Net present value of all the outstanding policies in force on the 31st day of December, 1900, as computed by the Pennsvl-vania Insurance department according to the actuaries' table of mortality, with four per cent interest....	\$35,675,419.00
Same for reversionary additions.....	667,641.00
Same for annuities (including those in reduction of premiums)	743,532.00
Total.....	\$37,086,592.00
Deduct net value of risks of this company re-insured in other solvent companies.....	52,108.00
Net reserves.....	\$ 37,034,484.00
Present value of amounts not yet due on matured installment policies (face, \$441,493.00)	343,850.00

Death losses in process of adjustment, or adjusted and not due.	182,406.76	
Net policy claims.....		\$ 182,406.76
Unpaid dividends or other profits due policy-holders, including those contingent on payment of outstanding and deferred premiums.....		65,393.36
Premiums paid in advance.....		36,565.10
Any other liability, viz.: scrip outstanding.....		8,580.00
Trust deposits.....		12,778.00
Special 3½ per cent. reserve		469,041.00
Surplus accumulated upon special forms of policies.....		2,483,983.85
Liabilities on policy-holders' accounts.....		\$45,636,491.07
Gross divisible surplus.....		3,214,491.72
Total.....		\$43,850,982.79

EXHIBIT OF POLICIES.

The following is a correct statement of the business of the year on policy account, as it stood at close of business December 31st, according to home office books:

CLASSIFICATION.	Whole Life Policy.		Endowment Policies.	
	No. .	Amount.	No.	Amount.
At end of previous year.....	47,058	\$ 117,563,845	20,812	\$ 46,513,963
New policies issued.....	10,231	24,548,627	4,660	10,943,577
Old policies revived	292	533,688	152	167,672
Old changed and increased.....	66	133,915	22	37,022
Totals.....	57,647	\$ 142,780,075	25,646	\$ 57,662,234
Deduct ceased:				
By death	534	1,488,467	169	435,252
By maturity			228	481,957
By expiry.....				
By surrender	559	1,258,118	378	792,779
By lapse	2,359	4,775,546	713	1,341,792
By change and decrease	4	202,688	20	170,887
By not being taken.....	1,441	4,501,021	912	2,528,487
Total terminated.....	4,897	\$ 12,225,840	2,420	\$ 5,751,154
Outstanding end of year.....	52,750	130,554,235	23,226	51,911,080
Policies re insured.....				

EXHIBIT OF POLICIES—Continued.

CLASSIFICATION	All Other Policies.		Ret'n P'ms and Reversionary Additions.	Total Nos. and Am'nts.	
	No.	Amount.	Amount:	No.	Amount.
At end of previous year.....	6,397	\$ 19,563,083	\$ 1,887,855	74,267	\$ 185,528,746
New policies issued.....	3,352	11,267,839	114,161	18,243	46,874,204
Old policies revived.. ..	626	1,607,056	446	1,070	2,308,862
Old changed and increased....	5	537,131		93	708,068
Total	10,380	\$ 32,975,109	\$ 2,002,462	93,673	\$ 235,419,880
Deduct ceased:					
By death.....	54	128,402	29,804	757	2,081,925
By maturity.....				228	481,957
By expiry	292	766,145	11,031	292	777,176
By surrender ..	292	818,720	15,900	1,229	2,885,517
By lapse	881	2,650,987	3,433	3,953	8,771,758
By change and decrease. ..	77	262,874	899,508	101	1,535,957
By not being taken.....	391	1,455,336		2,744	8,484,844
Total terminated	1,987	\$ 6,082,464	\$ 959,676	9,304	\$ 25,019,134
Outstanding end of year.....	8,393	26,892,645	1,042,780	84,369	210,400,746
Policies re insured....				(24)	140,160

State here the face value corresponding to the present value entered in item 5 (By death) above, \$2,135,746.70.

Paid-up insurance included in the final total of item 13 (including return premium and reversionary additions), number of policy, 5,719; amount, \$5,130,747.

MISCELLANEOUS QUESTIONS.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?

Answer. No; except journal entries made for the purpose of charging off depreciation of assets.

Is there a loading or margin for expenses over the net premium on all policies according to the actuaries' 4 per cent table?

Answer. Yes.

Is any surrender value promised in excess of the actuaries' 4 per cent. reserve?

Answer. No.

What proportion of premiums on policies issued by the company may be taken in notes or other form of liens, on the policies?

Answer. On first year's premiums, 30 per cent life, 20 per cent endowment on reserve premiums up to loan value.

Is the business of the company conducted upon the mutual, mixed, or strictly proprietary plan?

Answer. Purely mutual.

Does any officer, director or trustee receive any commission on the business of the company?

Answer. No; except three trustees, who are general agents, receive commissions on the business transacted at their respective agencies.

BUSINESS IN IOWA DURING THE SAID YEAR.

	No.	Amount
Number and amount of policies on the lives of citizens of said state in force December 31st of previous year.....	1,663	\$ 2,837,350
Number and amount of policies on the lives of citizens of said state issued and revived during the year.....	605	1,277,500
Total.....	2,268	\$ 4,114,850
Deduct number and amount which have ceased to be in force during the year.....	95	182,000
Total number and amount of policies in force in said state December 31, 1900.....	2,173	\$ 3,932,850
Amount of losses and claims on policies in said state incurred during the year.....	9	23,400
Total... ..	9	\$ 23,400
Amount of losses and claims on policies in said state settled during the year.....	8	19,400
Not due.....	1	2,000
What amount of premiums was collected or secured in said state during the year in cash and notes or credits, without any deduction for losses, dividends, commissions, or other expenses?*		

Answer. Cash, \$123,574.62; notes or credits, \$4,432.47. Total, \$128,007.09.

*Commuted value, \$1,238,334.

†Commuted value, \$3,844,621.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
PHOENIX MUTUAL LIFE INSURANCE COMPANY.

Organized under the laws of the State of Connecticut, made to the Auditor of State of the State
of Iowa, pursuant to the laws thereof.

President, JONATHAN B. BUNCE.

Vice-President, JOHN M. HOLCOMB.

Secretary, CHARLES H. LAWRENCE.

[Incorporated, May, 1851. Commenced business, May, 1851.]

Home office 49 Pearl street, Hartford, Conn.

CAPITAL STOCK.

Amount of net ledger assets, December 31st of previous year.. \$11,810,069.50

Extended at..... \$11,810,069.50

INCOME DURING YEAR.

As shown by the books at home office at close of business
December 31st

First year's premiums (except items 3 and 5) less interest included in deferred premiums, \$5,062.83 for first year's reinsurance.....	\$ 583,712.76
Renewal premiums (except items 3 and 5), less interest included in deferred premiums, \$10,631.78 for renewal insurance.....	1,626,919.58
Dividends applied by policy-holders to pay run- ning premiums, renewals (see item 9, dis- bursements).....	186,840.66
Dividends applied by policy-holders to purchase paid-up additions and annuities (see item 10, disbursements)	53,254.20
Surrender values applied to pay running pre- miums, first year premiums, \$1,312.25; renewals \$3,147.80 (see item 12, disbursements)	4,460.05
Surrender values applied to purchase paid-up in- surance and annuities (see item 13, dis- bursements).	57,604.00
Consideration for annuities (other than matured installment policies).....	29,301.55
Total premium income	\$2,542,092.80
Rents from company's property, including \$8,000 for company's use of own buildings.....	\$ 52,667.34
Interest on loans on mortgages of real estate	358,182.41
Interest on collateral loans, including policy loans, premium notes, loans or liens	52,058.34
Interest on bonds and dividends on stocks.....	171,437.56

Interest on other debts due the company, and on deposits in banks	9,889.89	
Discounts on claims paid in advance; interest on deferred premiums.....	184.84	
Total rents and interest		\$ 644,420.38
Profit on sales of real estate	14,720.18	
From other sources, profit and loss account, guarantee of mortgage loans.....	2,979.45	
Total income during the year.....		\$ 3,204,212.81
Sum of both amounts.....		\$15,014,282.31

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

For death claims, \$864,277.97; additions, \$4,154..	\$ 868,431.97
Matured endowments, \$111,796.00; additions \$5,169	116,965.00
Installment death claims.....	3,766.67
Total	\$ 989,163.64
Total net amount actually paid for losses and matured endowments...	\$ 989,163.64
Paid to annuitants	6,825.73
Premium notes voided by lapse.....	5,173.60
Dividends paid policy-holders, less \$187.33 received for dividends on reinsurances	4,285.81
Dividends applied by policy-holders to pay running premiums (see item 3, income)	186,840.66
Dividends applied by policy-holders to purchase paid-up additions and annuities (see item 4, income).....	53,254.20
Surrender values paid	150,368.34
Surrender values applied to pay running premiums (see item 5, income)	4,460.05
Surrender values applied to purchase paid-up insurance and annuities (see item 6, income)..	57,604.00
(Total paid policy-holders \$1,457,976.03.)	
Commissions and bonuses to agents, less commission received on reinsurances, new policies, \$288,905.23; renewal policies, \$113,488.33; on annuities, \$1,502.06	403,895.62
Commuting renewal commissions.....	380.00
Salaries and allowances for agencies, including managers, agents and clerks	63,316.98
Salaries and all other compensation, officers, \$34,000.00; home office employes, \$44,431.63....	78,431.63
Medical examiners' fees, \$47,270.15; inspection of risks, \$5,421.85	52,692.00
Taxes on new premiums, \$5,534.88; renewal premiums, \$15,691.46 on franchise, \$28,406.19; on reserves, \$1,152.07; municipal licenses, \$2,987.78; interest revenue, \$9,376.48.....	63,148.86
Taxes on real estate	18,829.12
Insurance department fees and agents' licenses	4,513.64
Repairs and expenses on real estate.....	20,409.69
Rent (including \$8,000 for company's use of own buildings)	25,954.70
Advertising, \$14,402.98; printing and stationery, \$20,521.94; postage, \$10,614.11 ..	45,539.03
Legal expenses, \$2,017.46; for furniture, etc., \$3,422.96 ...	5,440.42
Losses on sale or maturity of securities	2,196.59
All other items, viz: sundry expenses \$14,270.18; exchange \$814.33.	15,084.51

IOWA INSURANCE REPORT.

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Profit and loss account, agents, ledger balances, \$1,371.53; fore-closur expenses, \$2,282.40	3,653.93	
Total disbursements		\$ 2,281,462.75
Balance		\$12,752,819.56

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value real estate (Schedule A), unincumbered.....	\$ 1,017,625.19
Mortgage loans on real estate (Schedule B), first liens.....	\$ 6,780,531.98
Loans secured by pledge of bonds, stocks or other collateral, per Schedule C.....	1,000.00
Loans made to policy-holders on this company's policies assigned as collateral	534,457.00
Premium notes on policies in force, of which \$59.96 is for first year's premiums	303,416.57
Book value bonds, excluding interests, \$3,361,488.27; stocks, \$331,751 (Schedule D).....	3,693,239.27
Cash in company's office. \$358.42; deposited in bank, \$422,191.13.	422,549.55
Total.....	\$12,752,819.56

Total net ledger assets, as per balance above.....: \$12,752,819.56

NON-LEDGER ASSETS.

Interest due, \$17,483.44, and accrued, \$120,415.00, on mortgages	\$ 137,898.44	
Interest due and accrued on premium notes, loans or liens.....	4,406.28	
Rents		142,304.72
Market value (not including interest, in item 11,) of bonds and stocks over book value, as per Schedule D.....		157,705.97

New business. Renewals.

Gross premiums, not more than three months due after period of grace, unreported on policies outstanding December 31st ..	\$ 156,719.13	\$ 70,586.21
Gross deferred premiums on policies outstanding December 31st	30,816.40	135,172.05
Totals.....	\$ 87,535.53	\$ 205,758.26
Deduct cost of collection, 58 per cent on new; 6 per cent on renewals	50,770.61	12,345.50

Net amount of uncollected and deferred premiums \$ 36,764.92 \$ 193,412.76—\$ 230,177.68

Gross assets..... \$13,283,007.93

Total admitted assets \$ 13,283,007.93

NON-LEDGER LIABILITIES.

As shown by the books at home office at the close of business December 31st

Net present value of all the outstanding policies in force on the 31st day of December, 1900, as computed by the company according to the actuaries table of mortality, with four per cent interest	\$ 12,209,876.00
Same for reversionary additions.....	276,617.00

Same for annuities (including those in reduction of premiums) ..	65,307.00	
Total.....	\$ 12,551,800.00	
Deduct net value of risks of this company reinsured in other solvent companies.....	39,761.00	
Net reserve.....		\$ 12,512,039.00
Present value of amounts not yet due on matured installment policies.....		27,457.00
Matured endowments due and unpaid, special policy reserve....		132,427.00
Death losses in process of adjustment or adjusted and not due..	\$ 19,275.00	
Death losses which have been reported and no proofs received..	15,318.00	
Net policy claims		\$ 34,593.00
Premiums paid in advance.....		8,707.00
Liabilities an policy-holders' account....		\$12,715,223.00
Gross divisible surplus....		567,784.00
Total.....		\$ 13,283,007.00

EXHIBIT OF POLICIES.

The following is a correct statement of the business of the year on policy account as it stood at close of business December 31st according to home office books:

CLASSIFICATION.	WHOLE LIFE POLICIES.		ENDOWMENT POLICIES.		ALL OTHER POLICIES.	
	No.	Amount.	No.	Amount.	No.	Amount.
At end of previous year.....	20,638	\$ 35,209,979	12,165	\$ 18,053,038	2,709	\$ 4,225,317
New policies issued.....	5,150	8,835,440	3,500	5,543,266	235	442,230
Old policies revived.....	35	59,500	16	22,150	16	20,000
Old changed and increased.....		11,570	..	8,992	..	..
Transferred	109	255,632	107	180,500	164	254,197
Totals.....	25,932	\$ 44,462,121	15,788	\$ 23,807,946	3,124	4,941,734
Deduct ceased:						
By death	440	697,451	97	150,979	15	28,960
By maturity .....	..	..	88	111,796	..	..
By expiry .....	..	..	..	..	80	137,500
By surrender.....	220	432,745	243	371,007	35	63,191
By lapse.	1,380	2,323,270	594	874,032	312	445,142
By change and decrease .....	..	56,680	..	52,686	..	11,196
By not being taken	1,181	2,115,561	736	1,253,867	34	82,845
Transferred	186	356,714	93	153,220	101	180,355
Total terminated.. ..	3,407	\$ 5,982,421	1,851	\$ 2,967,587	577	949,261
Outstanding end of year.....	22,525	38,479,700	13,937	20,840,359	2,547	3,992,473
Policies reinsured.....	23	152,131	16	176,000	6	25,500

EXHIBIT OF POLICIES—Continued.

CLASSIFICATION.	RKT. PREM. AND RE'RY ADDITIONS	TOTAL NOS. AND AMOUNTS.	
	Amounts.	No.	Amount.
At end of previous year.....	\$ 409,828	35,512	\$ 57,988,162
New policies issued.....	103,219	8,885	14,924,155
Old policies revived.....	160	67	101,810
Old changed and increased.....	336	..	20,898
Transferred.....	.....	380	690,319
Totals.....	\$ 513,543	44,844	\$ 73,725,344
Deduct ceased:			
By death.....	4,127	552	881,517
By maturity.....	5,168	88	116,964
By expiry.....	...	80	137,500
By surrender.....	12,395	498	879,340
By lapse.....	2,246	2,286	3,644,690
By change and decrease.....	.....	...	120,552
By not being taken.....	...	1,951	3,452,323
Transferred.....	.....	380	690,319
Total terminated.....	\$ 23,936	5,835	\$ 9,923,255
Outstanding end of year.....	489,607	39,009	63,802,139
Policies reinsured.....	.....	45	353,631

State here the face value corresponding to the present value entered in item 5 ("By death") above \$883,577.

Paid-up insurance included in the final total of item 13 (including return premium and reversionary additions), No. of policies 4,698, amount, \$2,896,476.

MISCELLANEOUS QUESTIONS.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?

Answer. No.

Is there a loading or margin for expenses over the net premium on all policies according to the actuaries 4 per cent table?

Answer. Yes.

Is any surrender value promised in excess of the actuaries 4 per cent reserve?

Answer. Yes in case of some policies issued on the basis of the American Table and 3 per cent.

If so, what amount therefor has been included in liabilities and where?

Answer. The reserve on all such policies is calculated on the same basis and included in the liabilities.

What proportion of premiums on policies issued by the company may be taken in notes, or other form of lien on the policies?

Answer. On first year's premiums, on one form of policy 40 per cent of premiums will be accepted in notes during first five years.

Is the business of the company conducted upon the mutual, mixed, or strictly proprietary plan?

Answer. Participating and nonparticipating

What proportion of the profits of the company may be paid to stockholders for use of real or guarantee capital?

Answer. None.

Does any officer, director or trustee receive any commission on the business of the company.

Answer. No.

BUSINESS IN IOWA DURING THE SAID YEAR.

	Number.	Amount.
Number and amount of policies on the lives of citizens of said state in force December 31st of previous year, on which the premiums were received by the company.....	611	\$ 789,229

Number and amount of policies on the lives of citizens of said state issued during the year, on which premiums were received by the company..	346	452.751
Total.....	957	\$ 1,241.300
Deduct number and amount which have ceased to be in force during the year.....	167	206.774
Total number and amount of policies paid for and in force in said state December 31st, last.....	790	\$ 1,035.210
Amount of losses and claims on policies in said state unpaid December 31st of previous year		
Amount of losses and claims on policies in said state incurred during the year.....	14	16.734
Amount of losses and claims on policies in said state settled during the year, in cash	13	\$ 15.734
What amount of premiums was collected or secured in said state during the year, in cash and notes or credits, without any deduction for losses, dividends, commissions or other expenses?		
Answer. Cash, \$34,597.12; dividend, \$2,267.51; total, \$36,864.63.		

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of
THE PROVIDENT LIFE AND TRUST COMPANY OF PHILADELPHIA.
Organized under the laws of the State of Pennsylvania, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.
President, SAMUEL R. SHIPLEY. *First Vice-President, T. WISTAR BROWN.*
Secretary, C. WALTER BORTON. *Second Vice-President, ASA S. WING.*
[Incorporated, March 22, 1865. Commenced business, June, 1865.]
Home office, 409 Chestnut street, Philadelphia, Pa.

CAPITAL STOCK.

Amount of capital stock authorized, \$1,000,000; subscribed for..	1,000,000.00
Amount of capital paid up in cash	1,000,000.00
Amount of net ledger assets December 31st of previous year..	37,810,944.20
Extended at	\$ 37,810 944.20

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.	
First year's premiums (except items 3 and 5), less interest included in deferred premiums (estimated), \$5,379.98, and nothing for first year's reinsurance. ..	\$ 532,618 44
Renewal premiums (except items 3 and 5), less interest incurred in deferred premiums (estimated), \$45,378.67, and nothing for renewal insurance	3,962,407.04
Dividends applied by policy-holders to pay running premiums.....	530,081.37

Dividends applied by policy-holders to purchase paid-up additions and annuities (see item 10, disbursements)	105,549.50	
Surrender values applied to purchase paid up insurance and annuities (see item 13, disbursements)	95,947.00	
Consideration for annuities (other than matured installment policies).	67,544.88	
Total premium income		\$ 5,294,148.23
Rents from company's property.....	\$ 52,326.27	
Interest on loans on mortgages of real estate.....	562,037.47	
Interest on collateral loans, including premium notes, loans or liens	426,526.83	
Interest on bonds and dividends on stocks.....	655,116.93	
Discount on claims paid in advance (endowments), \$1,298.05; interest on deferred premiums (estimated), \$50,758.65.....	52,056.70	
Total rents and interest.....		\$ 1,748,064.20
Profit on sale of real estate, \$16,286.56; on sale or maturity of securities, \$183,605.30.....	\$ 199,891.86	
Total income during the year ..		\$ 7,242,104.29
Sum of both amounts.....		45,053,048.49

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

For death claims, \$1,140,467.02; additions, \$20,820. \$	1,161,287.02
Matured endowments, \$1,104,089; additions, \$37,686	1,141,775.00
Installment death claims	23,413.01
Total.....	\$ 2,326,475.03
Total net amount actually paid for losses and matured endowments.	\$ 2,326,475.03
Paid to annuitants.....	66,826.88
Dividends paid policy-holders, less none, received for dividends on re-insurances.....	65,353.16
Dividends applied by policy-holders to pay running premiums (see item 3, income)	530,081.37
Dividends applied by policy-holders to purchase paid-up additions and annuities (see item 4, income)	105,549.50
Surrender values paid	283,534.47
Surrender values applied to purchase paid-up insurance and annuities (see item 6, income).....	95,947.00
(Total paid policy-holders, \$3,473,767.41).	
Commissions and bonuses to agents (less commissions received on reinsurances), new policies, \$198,112.11; renewal policies, \$236,055.32; on annuities, \$3,277.24.	437,444.67
Salaries and allowances for agencies, including managers, agents and clerks	42,835.67
Salaries and all other compensation (officers, \$68,350; home office employes, \$148,612.54).....	216,962.54
Medical examiners' fees	21,281.84

NOTE—The interest earned by the investments which make up the \$1,000,000 capital stock is not included in the report of the income of the company.

Taxes on new and renewal premiums, \$63,422.52; on reserves, \$7,108.13; municipal licenses, \$575; internal revenue, \$10,277.29	81,382.94
Taxes on real estate	12,691.00
Insurance department fees and agents' licenses	4,211.91
Repairs and expenses (other than taxes) on real estate	48,985.04
Rents	18,931.76
Advertising, \$13,496.90; printing and stationery, \$20,050.77; postage, \$9,069.34	42,617.01
Legal expenses, \$16,110; for fuel, light, etc., \$13,875.62; sundries, \$17,793.05	47,778.67
All other items, viz: Expenses on mortgage investments	10,392.63
(Total miscellaneous expenses, \$985,515.68).	
Total disbursements	\$ 4,459,253.09
Balance	40,593,765.42

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value real estate (Schedule A), unincumbered	\$ 3,124,796.98
Mortgage loans on real estate (Schedule B), first liens	10,893,573.65
Loans secured by pledge of bonds, stocks or other collateral, per Schedule C	5,277,125.65
Loans made to policy-holders on this company's policies assigned as collateral	3,489,164.00
Premium notes on policies in force	12,286.82
Book value bonds, excluding interest, \$15,654,493.95; stocks, \$2,018,261 (Schedule D)	17,672,754.95
Cash	124,063.35
Total	\$ 40,593,765.42
Total net ledger assets, as per balance above	\$ 40,593,765.42

NON-LEDGER ASSETS

Interest due, \$33,564.62, and accrued on mortgages, \$131,964.53	165,529.15
Interest due and accrued on collateral loans	42,053.09
Interest due and accrued on premium notes, loans or liens	43,614.55
Rents due, \$4,979.08, and accrued, \$275 on company's property or lease	5,254.08
Market value (not including interest in item 11) of bonds and stocks over book value, as per Schedule D	1,389,290.55

New business. Renewals.

Gross premiums, not more than three months due after period of grace, unreported on policies outstanding after December 31, 1900	\$ 63,807.35	\$ 212,503.28
Gross deferred premiums on policies outstanding December 31, 1900	67,876.74	606,585.95
Totals (Estimated as to distribution)	\$ 131,684.09	\$ 819,089.23
Deduct cost of collection 45 per cent on "new;" and 7½ per cent on "renewals"	52,673.64	61,431.69
Net amount of uncollected and deferred premiums	\$ 79,010.45	\$ 757,657.54

From above, deduct balance necessary to reduce net premiums to 81 per cent of the gross premiums, which would give the estimated net premiums by the actuaries' table, 4 per cent.....

66,541.60 770,126.39

Gross assets.....

\$43,009,633.21

Total admitted assets.....

\$43,009,633.21

NON-LEDGER LIABILITIES

As shown by the books at home office at the close of business December 31st:

Net present value of all the outstanding policies in force on the 31st day of December, 1900, as computed by the company according to the actuaries table of mortality, with 4 per cent interest.....

\$ 34,464,387.00

Same for reversionary additions

878,395.00

Same for annuities (including those in reduction of premiums) ..

559,187.00

Total \$ 35,901,969.00

Net reserve..... \$ 35,901,969.00

Present value of amounts not yet due on matured installment policies (face, \$230,629.60)

168,805.00

Matured endowment due and unpaid.....

\$ 18,987.00

Death losses due and unpaid.....

26,837.27

Death losses in process of adjustment or adjusted and not due..

16,500.00

Death losses which have been reported and no proofs received.

47,754.00

Death losses and other policy claims resisted by the company, not yet outlawed

8,435.30

Due and unpaid on annuity claims.....

979.00

Gross policy claims..... \$ 119,492.57

Net policy claims..... \$ 119,492.57

Unpaid dividends or other profits due policy-holders, including those contingent on payment of outstanding and deferred premiums

61,688.59

Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, medical and legal fees, etc., due or accrued.....

482.81

Premiums paid in advance.....

261,746.48

Surrender values claimable on policies canceled whose reserves are not included in item 1.....

204,364.00

Liabilities on policy-holders' account..... \$ 36,718,548.81

Gross divisible surplus \$ 5,291,084.40

Capital stock paid up..... 1,000,000.00 — 6,291,084.40

Total \$ 43,009,633.21

EXHIBIT OF POLICIES.

The following is a correct statement of the business of the year on policy account as it stood at close of business December 31st, according to home office books:

CLASSIFICATION	WHOLE LIFE POLICIES.		ENDOWMENT POLICIES.		ALL OTHER POLICIES.		RET. PREM AND RE-VERSION'S ADD'S.	TOTAL NOS AND AMOUNT.	
	No.	Amount.	No.	Amount.	No.	Amount	Amount.	No.	Amount.
At end of previous year...	4,114	\$14,088,195	34,608	\$96,565,431	4,296	\$16,825,441	\$1,261,397	43,018	\$128,740,465
New poli's iss'd	546	1,490,140	3,969	8,681,605	844	2,849,952	163,584	5,359	13,145,241
Old poli's rivi'd	13	32,446	126	404,234	25	83,848	1,054	164	521,552
Old changed and increased	25	59,344	110	383,156	8	19,533	.....	143	402,035
Totals	4,698	\$15,670,125	38,813	\$106,034,426	5,173	\$19,738,774	\$1,426,035	48,684	\$142,460,300
Deduct ceased:									
By death.....	73	246,558	269	854,183	34	130,134	21,784	376	1,252,554
By maturity.....	.....	.....	359	1,110,592	1	300	39,145	360	1,150,237
By expiry.....	.....	.....	.....	.....	.....	800	.....	.....	800
By surrender..	51	132,613	502	1,470,273	32	137,546	38,670	585	1,770,132
By lapse.....	116	245,723	701	1,587,007	449	1,685,118	809	1,366	3,510,057
By change and decrease	12	54,587	72	404,182	59	235,921	.....	143	604,000
By not be'g ta'n	15	39,980	80	170,799	19	61,312	.....	114	272,041
Total termi'ted	267	\$719,461	1,983	\$5,597,036	594	\$2,251,131	\$100,408	2,844	\$8,000,000
Out standing end of year ..	4,431	14,950,664	36,830	100,437,390	4,579	17,487,643	1,325,627	45,840	134,201,324

MISCELLANEOUS QUESTIONS.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?

Answer. No.

Is there a loading or margin for expenses over the net premium on all policies according to the actuaries 4 per cent table?

Answer. Yes.

Is any surrender value promised in excess of the actuaries 4 per cent reserve?

Answer. No.

What proportion of premiums on policies issued by the company may be taken in notes or other form of lien on the policies?

Answer. On the first year's premium; none. On renewal premiums; none on policies issued since 1867.

Is the business of the company conducted upon the mutual, mixed, or strictly proprietary plan.

Answer. Mutual.

What proportion of the profits of the company may be paid to stockholders for use of real or guarantee capital?

Answer. The expenses of the company are paid by the insurance department. This exception forms the only share of the profits of the policy-holders which can accrue to the benefit of the stockholders.

Does any officer, director or trustee receive any commission on the business of the company?

Answer. No.

BUSINESS IN IOWA DURING THE SAID YEAR.

	Number.	Amount
Number and amount of policies on the lives of citizens of said state in force December 31st of previous year, on which the premiums were received by the company.....	342	\$671,708

Number and amount of policies on the lives of citizens of said state issued during the year, on which premiums were received by the company.....	41	66,385
Total	383	\$ 738,093
Deduct number and amount which have ceased to be in force during the year.....	30	57,343
Total number and amount of policies paid for and in force in said state December 31st, 1900	353	\$ 680,750
Amount of losses and claims on policies in said state unpaid December 31st of previous year		
Amount of losses and claims on policies in said state incurred during the year.....	3	7,000
Total	3	\$ 7,000

What amount of premiums was collected or secured in said state during the year in cash and notes or credits, without any deduction for losses, dividends, commissions or other expenses?

Answer. Total, \$22,066.34.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
PROVIDENT SAVINGS LIFE ASSURANCE SOCIETY OF NEW YORK.

Organized under the laws of the State of New York, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President. EDWARD W. SCOTT.

Secretary, WM. E. EVANS.

[Incorporated, February 25, 1875. Commenced business, August 10, 1875.]

Home office, 346 Broadway, New York, N. Y.

CAPITAL STOCK.

Amount of capital stock authorized and subscribed for.....	\$ 100,000.00
Amount of capital paid up in cash	100,000.00
Amount of net ledger assets, December 31st of previous year...	2,614,117.23
Extended at	\$ 2,614,117.23

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.

First year's premiums (except items 3 and 5), less interest included in deferred premiums, and \$5,118.20 for first year's reinsurance.....	\$ 730,542.91
Renewal premiums (except items 3 and 5), less interest included in deferred premiums, and \$3,361.07 for renewal insurance.....	2 562,842.01
Dividends applied by policy-holders to pay running premiums, first year premium (see item 9, disbursements).....	104,185.38
Surrender values applied to purchase paid-up insurance and annuities (see item 13, disbursements) ..	22,188.29

Consideration for annuities (other than matured installment policies).....	1,300.00	
Total premium income.....		\$ 3,421,058.59
Rents from company's property, including \$3,520 for company's use of own buildings.....	\$ 25,236.98	
Interest on loans on mortgages of real estate....	16,169.29	
Interest on collateral loans, including premium notes, loans or liens	32,873.77	
Interest on bonds and dividends on stocks ...	32,909.01	
Interest on other debts due the company, and on deposits in bank	7,754.30	
Total rents and interest		\$ 114,943.35
Profits on sale on maturity of security.....		9,437.08
From other sources, viz: Real estate, Mamoroneck, N. Y. \$16,000.00; real estate, Tumica county, Miss., \$6,558.37.....	22,558.37	
Total income during the year		\$ 3,567,007.34
Sum of both amounts		\$ 6,182,114.72

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

For death claims,.....	\$1,321,005.18	
Matured endowments, \$250.00; additions, \$19.83..	269.83	
Installment death claims.....	1,250.00	
Total.....	\$ 1,322,525.01	
Deduct amount received from other companies for claims on policies of this company re-insured.....	\$ 10,000.00	
Total net amount actually paid for losses and matured endowments.....		\$ 1,312,525.01
Paid to annuitants.....		1,644.40
Premium notes voided by lapse, less \$3,781.80 restored by revival		89,071.72
Dividends paid policy-holders, less \$108.78 received for dividends		17,014.37
Dividends applied by policy-holders to pay running premiums (see item 3, income).....		104,185.38
Surrender values paid.....		70,037.78
Surrender values applied to purchase paid-up insurance and annuities (see item 6, income).....		22,188.29
(Total paid policy-holders, \$1,616,666.95)		
Paid stockholders for interest or dividends (amount declared during the year).....		6,977.60
Commissions and bonuses to agents (less commission received on reinsurances), new policies, \$366,548.00; renewal policies, \$123,495.98; on annuities, \$65.00.....		490,108.98
Commuting renewal commissions.....		97,238.34
Salaries and allowances for agencies, including managers, agents and clerks.		122,439.15
Salaries and all other compensation (officers, \$66,200.00; home office employees, \$119,531.74		185,731.74
Medical examiners' fees, \$64,320.10; inspection of risks, \$22,672.12.....		86,992.22
Taxes on new premiums, \$8,564.49; renewal premiums, \$30,151.48; on franchise, \$100.00; on reserves, \$647.74; municipal licenses, \$2,331.27; internal revenue, \$17,893.16.....		59,688.14

Taxes on real estate.....	3,066.30	
Insurance department fees and agents' licenses.....	4,995.48	
Repairs and Expenses (other than taxes) on real estate.....	8,915.09	
Rent (including \$3,529.00 for company's use of own buildings).	44,976.57	
Advertising, \$28,718.44; printing and stationery, \$15,732.93; post- age, \$16,359.91.....	60,811.28	
Legal expenses, \$2,600.22; for furniture, etc., \$5,188.16	31,195.38	
All other items, viz.: attendance fee, \$2,590.00; exchange, \$2,- 604.64; expense, \$22,534.62; traveling expenses, \$29,405.15; profit and loss, Traders bank, Tacoma, Wash., balance, \$98.35.....	57,232.76	
(Total miscellaneous expenses, \$1,260,369.03.)		
Total disbursements.....		\$ 2,877,035.98
Balance		\$ 3,305,078.64

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at
close of business December 31st

Book value real estate (Schedule A), unincumbered	\$ 458,435.22	
Mortgage loans on real estate (Schedule B), first liens	423,200.00	
Loans secured by pledge of bonds, stocks or other collateral (per schedule C).....	20,705.13	
Loans made to policy-holders on this company's policies assigned as collateral	255,855.47	
Premium notes on policies in force, of which \$15,175.24 is for first year's premiums.	719,525.60	
Book value bonds, excluding interest, \$694,035.14; stocks \$79,- 914.66 (Schedule D).....	773,949.80	
Cash in company's office, \$28,708.08; deposited in bank, \$439,- 820.10.	468,528.18	
Bills receivable, \$2,264.42; agents' debit balances, \$182,949.23..	185,213.65	
Total.....	\$ 3,305,413.05	
Deduct ledger liabilities;		
Agents' credit balances.....	\$ 334.41	
Total net ledger assets as per balance above.....		\$ 3,305,078.64

NON-LEDGER ASSETS.

Interest due, \$4,215.00 and accrued \$3,574.06 on mortgages.....	\$ 7,789.06	
Interest accrued on bonds and stocks....	10,978.84	
Interest accrued on collateral loans	234.50	
Interest due, \$5,319.34 and accrued, \$22,307.60 on premium notes, loans or liens.....	27,626.94	
Interest accrued on other assets	12,270.15	
Rents due, \$2,545.88; and accrued, \$2,085.34 on company's pro- perty or lease.....	4,631.22	63,530.71
Market value of real estate, over book value, as per Schedule A		8,722.39
Market value (not including interest, in item 11,) of bonds and stocks over book value, as per Schedule D		63,540.73
	New business.	Renewals.
Gross premiums, not more than three months due after period of grace, unreported on policies out- standing December 31st, 1900	\$ 174,930	\$ 267,176
Gross deferred premiums on policies outstanding De- cember 31st, 1900.....	25,351	233,827
Totals.....	\$ 200,281	\$ 501,003

Deduct cost of collection, 50 per cent. on "new;" 5 per cent on "renewals,"	25,050	100,141	
Net amount of uncollected and deferred premiums	\$ 100,140	\$ 475,953	\$ 576,093.02
Internal revenue stamps on hand			8,369.02
Gross assets			\$4,025,335.09
Deduct assets not admitted:			
Agents' debit balances, not secured by bonds	\$ 119,520.23		
Bills receivable, unsecured	2,264.42		
Premium notes or loans and net premiums in item 22 in excess of reserve on policies	6,326.90		
Total			\$ 128,111.55
Total admitted assets			3,897,223.54

NON-LEDGER LIABILITIES.

As shown by the books at home office at the close of business December 31st.

Net present value of all the outstanding policies in force on the 31st day of December, 1900, as computed by the company according to the actuaries table of mortality, with four per cent interest	\$ 3,241,109.00	
Total	\$ 3,241,109.00	
Deduct net value of risks of this company reinsured in other solvent companies	4,549.00	
Net reserve		\$ 3,236,560.00
Present value of amounts not yet due on matured installment policies (face, \$13,750)		9,154.12
Death losses in process of adjustment or adjusted and not due ..	\$ 60,000.00	
Death losses which have been reported and no proofs received ..	53,860.00	
Death losses and other policy claims resisted by the company, not yet outlawed	50,500.00	
Gross policy claims	\$ 164,360.00	
Net policy claims		\$ 164,360.00
Premiums paid in advance		5,398.00
Surrender values claimable on policies canceled whose reserves are not included in item 1		1,783.91
Any other liability, viz: Trust funds held by company		500.00
Liabilities on policy-holders' account		\$ 3,417,735.71
Gross divisible surplus	\$ 379,487.83	
Capital stock paid up	100,000.00	479,487.83
Total		\$ 3,897,223.54

EXHIBIT OF POLICIES.

The following is a correct statement of the business of the year on policy account as it stood at close of business December 31st, according to home office books:

CLASSIFICATION.	Whole life policies.		Endowment policies.		All other policies.		Total Nos. and amounts.	
	No.	Amount.	No	Amount.	No.	Amount.	No.	Amount.
At end of previous year	4,831	\$ 14,022,261	845	\$ 1,665,358	27,013	\$ 91,352,481	32,689	\$ 107,040,100
New polic's issued	4	22,126	2	3,000	9,517	32,975,100	9,523	33,000,226
Old polic's revived	32	110,000	7	7,000	99	340,500	138	457,500
Old changed and increased.	1,821	4,923,656	206	694,661	61	134,382	2,178	5,752,699
Totals	6,688	\$ 19,078,043	1,150	\$ 2,370,019	36,690	\$ 124,802,463	44,528	\$ 146,250,525
Deduct ceased :								
By death	43	118,130	13	37,000	340	1,179,674	396	1,334,804
By maturity....			1	250			1	250
By expiry					5,892	23,813,279	5,892	23,813,279
By surrender...	77	266,705	17	23,000	10	68,973	104	358,678
By lapse.....	1,000	3,950,772	29	53,500	317	925,897	1,346	4,930,169
By change and decrease.....		204,781			2,101	6,354,159	2,101	6,558,940
By not being taken.....	1	10,000			1,976	6,358,277	1,977	6,368,277
Total term'ated	1,121	\$ 4,550,388	60	\$ 113,750	10,636	\$ 38,700,259	11,817	\$ 43,364,397
Outstanding end of year	5,567	14,527,655	1,090	2,256,269	26,054	86,102,204	32,711	102,886,128
Policies reinsured					40	436,000	40	436,000

MISCELLANEOUS QUESTIONS.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?

Answer. No.

Is there a loading or margin for expenses over the net premium on all policies according to the actuaries 4 per cent table?

Answer. Yes.

Is any surrender value promised in excess of the actuaries 4 per cent reserve?

Answer. No.

What proportion of premiums on policies issued by the company may be taken in notes, or other form of lien on the policies?

Answer. On first year's premiums, variable. On renewal premiums, variable.

Is the business of the company conducted upon the mutual, mixed, or strictly proprietary plan?

Answer. Mixed.

What proportion of the profits of the company may be paid to stockholders for use of real or guarantee capital?

Answer. Interest at seven per cent, together with surplus from non-participating policies.

Does any officer, director or trustee receive any commission on the business of the company?

Answer. No.

BUSINESS IN IOWA DURING THE SAID YEAR.

	No	Amount.
Number and amount of policies on the lives of citizens of said state in force December 31st of previous year, on which the premiums were received by the company	332	\$ 802,891.00
Number and amount of policies on the lives of citizens of said state issued during the year, on which premiums were received by the company....	53	127,707.00
Total.....	385	\$ 930,598.00

Deduct number and amount which have ceased to be in force during the year	51	104,378.00
Total number and amount of policies paid for and in force in said state		
December 31st, last.....	334	\$ 826,230.00
Amount of losses and claims on policies in said state incurred during the year		
Total.....	5	\$ 16,000.00
Amount of losses and claims on policies in said state settled during the year		
in cash	5	16,000.00
What amount of premiums was collected or secured in said state during the year, in cash and notes or credits, without any deduction for losses, dividends, commissions or other expenses:		
Answer. Cash, \$23,642.36; notes or credits, \$1,809.85; total, \$25,452.21.		

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
PRUDENTIAL INSURANCE COMPANY OF AMERICA.

Organized under the laws of the State of New Jersey, made to the Auditor of State of the
State of Iowa, pursuant to the laws thereof.

<i>President</i> , JOHN F. DRYDEN.	<i>First Vice-President</i> , LESLIE D. WARD.
<i>Secretary</i> , FORREST F. DRYDEN.	<i>Second Vice-President</i> , EDGAR B. WARD.

[Incorporated, 1873. Commenced business, 1876.]

Principal office, 761 to 769 Broad street, Newark, New Jersey.

CAPITAL STOCK.

Amount of capital stock authorized, \$2,000,000.00;	
Subscribed for.....	\$ 2,000,000.00
Amount of capital paid up in cash.	\$ 2,000,000.00
Amount of net ledger assets, December 31st of previous year...	32,467,265.15
Extended at.....	\$ 32,467,265.15

INCOME DURING YEAR.

As shown by the books at the home office at close
of business December 31st.

First year's premiums (except items 4 and 6), less interest included in deferred premiums, \$70,- 549.41, and \$23,432.27 for first years's re-insur- ance	\$ 5,222,393.66
Renewal premiums (except items 4 and 6), less interest included in deferred premiums, \$117,- 922.64; and \$29,435.76 for renewal insurance...	16,748,404.94
Dividends applied by policy-holders to pay run- ning premiums, renewals, \$8 124.71 (see item 9, disbursements)....	8,124.71
Dividends applied by policy-holders to purchase paid-up additions and annuities (see item 10, disbursements).	9,823.21
Surrender values applied to pay running premi- ums, first year premiums, \$1,062.21; renewals, \$693 80 (see item 12, disbursements).....	1,756.01

Surrender values applied to purchase paid-up insurance and annuities (see item 13, disbursements).....	409,042.32	
Consideration for annuities, other than matured installment policies).....	128,975.83	
Total premium income.....		\$ 22,559,353.66
Rents from company's property, including \$61,589.17 for company's use of own buildings...	\$ 310,174.47	
Interest on loans on mortgages of real estate.....	572,899.71	
Interest on collateral loans, including premium notes, loans or liens.....	40,476.41	
Interest on bonds and dividends on stocks.....	619,270.16	
Interest on other debts due the company and on deposits in banks.....	11,579.81	
Discount on claims paid in advance; Int. on deferred premiums.....	188,472.05	
Total rents and interests.....		\$ 1,742,872.61
Profit on sales of real estate, \$2,929.78; on sale or maturity of securities, \$1,226.50.....		4,156.28
From other sources, viz (profit and loss account must be itemized), conscience fund.....		11.00
Total income during the year.....		\$ 24,306,393.55
Sum of both amounts.....		\$ 56,773,658.70

DISBURSEMENTS DURING YEAR.

As shown by the books at the home office at close of business December 31st:

For death claims, \$6,127,864.30; additions, \$78,953.41.....	\$ 6,206,817.71	
Matured endowments, \$18,925.00; additions, \$83.00.....	19,008.00	
Installment death claims, \$600.00.....	600.00	
Total.....	\$ 6,226,425.71	
Total net amount actually paid for losses and matured endowments.....		\$ 6,226,425.71
Paid to annuitants.....		17,725.10
Premium notes voided by lapse, less \$5,226.28 restored by revival	\$ 3,866.42	
Dividends paid policy-holders.....		\$ 466,331.59
Dividends applied by policy-holders to pay running premiums (see item 3, income).....		8,124.71
Dividends applied by policy-holders to purchase paid-up additions and annuities (see item 5 income).....		9,823.21
Surrender values paid.....		57,358.37
Surrender values applied to pay running premiums (see item 6, income).....		1,756.01
Surrender values applied to purchase paid-up insurance and annuities (see item 7, income.) (Total paid policy-holders, \$7,200,453.44)		409,042.32
Paid stockholders for interest or dividends (amount declared during the year).....		200,000.00
Commissions and bonuses to agents (less commission received on reinsurances), new policies, \$2,916,929.07; renewal policies, \$2,208,546.73; on annuities, \$6 454 17.....		5,131,929.97
Salaries and allowances for agencies, including managers, agents and clerks.....		2,638,514.86

Salaries and all other compensation, including fees to directors and committees and expenses (eighteen officers, \$303,000 00; home office employes, \$617,692.94)	920,692.94
Medical examiner's fees, \$447,343.32; inspection of risks, \$12,047.40.....	459,390.72
Taxes on premiums, \$228,702 65 on surplus, \$55,698.52; municipal licenses, \$36,032.58; internal revenue, \$104,293.96.....	424,727.71
Taxes on real estate.	83,432.09
Insurance department fees and agents' licenses.....	21,427.65
Repairs and expenses (other than taxes) on real estate.....	146,090.93
Rent (including \$61,589.17 for Co.'s use of own buildings).....	253,873.67
Advertising, \$295,616.61; printing and stationery, \$124,564.45; postage, \$77,513.01.....	497,694.07
Legal expenses, \$25,221.30; for furniture, etc., \$56,730.16.....	81,951.46
Losses on sales of real estate, \$1,886.44; on sale or maturity of securities, \$41,953 60.....	43,840.04
All other items, viz (profit and loss account must be itemized): Law library, \$642 25; appraising fees, \$175.60; sundry general expenses, \$59,704.29; sundry district expenses, \$13,013 26	73,535.40
(Total miscellaneous expenses, \$10,977,101.51.)	
Total disbursements.....	\$ 18,177,554.95
Balance.....	38,506,103.75

LEDGER ASSETS.

As per ledger accounts shown by the books at the home office at close of business December 31st.	
Book value real estate (Schedule A), unincumbered, \$6,735,264.10; incumbered, \$510,074.51.....	\$ 7,245,338.61
Mortgage loans on real estate (Schedule B), first liens.....	11,377,631.07
Loans secured by pledge of bonds, stocks or other collaterals, per Schedule C.	807,900.00
Loans made to policy-holders on this company's policies assigned as collateral....	399,455.02
Premium notes on policies in force	72,436.61
Book value bonds excluding interest \$15,534,232.10; stocks, \$625,000.00 (Schedule D).....	16,159,232.10
Cash in company's office, \$349,664.11; deposited in bank, \$2,184,446.23 (Schedule E).....	2,534,110.34
Total	\$ 38,596,103.75
Total net ledger assets, as per balance above.....	\$ 38,506,103.75

NON-LEDGER ASSETS.

Interest due, \$37,581.39, and accrued, \$155,422.62; on mortgages	\$ 193,004.01
Interest due and accrued on bonds and stocks.....	109,038.67
Interest due and accrued on collateral loans.....	9,454.37
Interest due and accrued, on premium notes, loans or liens...	926.94
Rents due, \$10,924.34; and accrued, \$9,658.88; on company's property or lease.....	20,583.22 \$ 333,007.21
Market value (not including interest, in item 11,) of bonds and stocks over book values, as per Schedule D.....	665,570.75

	INDUSTRIAL DEP'T.		ORDINARY DEP'T.	
	New business.	Renewals.	New business.	Renewals.
Gross premiums, not more than three months due after period of grace, unreported on policies outstanding December 31...	\$ 2,918.93	\$ 82,901.26	\$292,488.94	\$161,498.62
Gross deferred premiums on policies outstanding December 31			433,764.04	785,165.80
Totals.....	\$ 2,918.93	\$ 82,901.26	\$726,252.98	\$946,664.42

Deduct cost of collection, Ind.

Dep't 100, Ord. Dep't 60 per
cent. on "new;" Ind. Dep't 30.Ord Dep't 7½ per cent. on
"renewals.".....

\$ 2,918.93 \$ 24,870.38 \$435,751.78 \$ 70,999.84

Net amount of uncollected

and deferred premiums..... \$ 58,030.88 \$290,501.20 \$875,664.58 \$ 1,224,196.66

Other items, consideration for annuities and single premium pol-

icies due and unpaid, \$140 711.39, less 5 per cent. for collection,

\$7,035 57; furniture, fixtures and safes, \$58,006.85; stationery

and printed matter, \$23,504.00; law library, \$6,674.45.....

221,861.12

Gross assets.....

\$ 41,040,745.49

DEDUCT ASSETS NOT ADMITTED.

Supplies, printed matter, stationery, furniture, fixtures, safes, etc. \$ 88,185.30

Depreciation in ledger assets to bring same to market value; real

estate, 352,568.26

Total.....

\$ 440,753.56

Total admitted assets

\$ 40,599,991.93

NON-LEDGER LIABILITIES.

As shown by the books at home office at the close of business

December 31st:

Net present value of all the outstanding policies in force on the

31st day of December, 1900, as computed by the company

according to the actuaries' table of mortality, with 4 per cent.

interest \$ 306,722.98

Same for reversionary additions 334.43

Same for annuities (including those in reduction of premiums).. 3,055.96

Special reserve 27,916.56

Total .. . \$ 338,029.93

Deduct net value of risks of this company reinsured in other sol-

vent companies..... 786.00

Net reserve.....

\$ 33,724,393.00

Present value of amounts not yet due on matured installment

policies (face, \$12,200)..... 10,107.9

Death losses in process of adjustment or adjusted and not due... \$ 131,469.28

Death losses which have been reported and no proofs received... 79,682.00

Death losses and other policy claims resisted by the company,

not yet outlawed..... 21,693.25

Due and unpaid on annuity claims 244.72

Gross policy claims..... \$ 233,089.25

Net policy claims

\$ 233,089.25

Unpaid dividends or other profits due policy-holders, including

those contingent on payment of outstanding and deferred

premiums..... 98,770.42

Salaries, rents, expenses, taxes, bills, accounts, bonuses, com-

missions, medical and legal fees, etc., due or accrued 36,383.61

Premiums paid in advance..... 77,870.32

Any other liability, viz: Unearned interest on policy loans..... 9,245.51

Liabilities on policy-holders' account

\$ 34,189,860.01

Gross divisible surplus.....	\$ 4,410,131.92	
Capital stock paid up.....	2,000,000.00—	6,410,131.92
Total.....		\$ 40,599,991.93

EXHIBIT OF ORDINARY AND INDUSTRIAL POLICIES.

The following is a correct statement of the business of the year on policy account as it stood at close of business December 31st, according to home office books.

CLASSIFICATION.	WHOLE LIFE POLICIES.		ENDOWMENT POLICIES.	
	No.	Amount.	No.	Amount.
At end of previous year.....	3,401,461	\$ 480,292,266	23,115	\$ 16,465,632
New policies issued	1,431,388	211,522,116	11,386	10,935,199
Old policies revived.	107,525	16,184,968	608	469,684
Old changed and increased.....	.....	8,272,259	....	130,164
Totals.....	4,940,374	\$ 716,271,609	35,109	\$ 28,000,679
Deduct ceased:				
By death.....	57,818	6,055,461	205	103,170
By maturity.....	.....	.....	22	18,971
By expiry.....	.....	.....	.....	.....
By surrender.....	30,103	6,680,192	746	558,291
By lapse.....	925,825	130,906,425	2,884	1,913,639
By change and decrease	1,108	213,581	10	22,171
By not being taken... ..	.....	.....	.....	.....
Total terminated.....	1,014,854	\$ 143,855,659	3,867	\$ 2,616,242
Outstanding end of year.....	3,925,520	572,415,950	31,242	25,384,437
Policies reinsured.....	73	1,312,984	5	47,500

EXHIBIT OF POLICIES—Continued.

CLASSIFICATION.	ALL OTHER POLICIES.		RET. PREM. AND REVER-SIONARY ADD'S.	TOTAL NUMBERS AND AMOUNTS.	
	No.	Amount.	Amount.	No.	Amount.
At end of previous year.....	84,841	\$ 5,234,200	\$ 209,388	3,509,417	\$ 502,201,486
New policies issued.....	8,651	2,112,809	30,911	1,451,425	224,601,035
Old policies revived	4	3,500	7,468	108,137	16,665,620
Old changed and increased....	....	10,790	41,474	.....	8,454,687
Totals.....	93,496	\$ 7,361,299	\$ 289,241	5,068,979	\$ 751,922,828
Deduct ceased:					
By death.....	1,448	73,081	2,599	59,471	6,234,311
By maturity.....	.....	.....	83	22	19,054
By expiry.....	403	510,401	.....	403	510,401
By surrender.....	3	5,624	6,045	30,852	7,250,152
By lapse.....	138	252,748	13,055	928,847	133,085,467
By change and decrease	1,311	354,339	2,143	2,429	592,234
By not being taken .....	.....	.....	.....	.....	.....
Total terminated	3,303	\$ 1,196,193	\$ 23,925	1,022,024	\$ 147,692,010
Outstanding end of year.....	90,193	6,165,106	265,316	4,046,955	604,230,809
Policies reinsured.....	4	80,000	100	82	1,440,584

State here the face value corresponding to the present value entered in item 5 ("by death"), above, \$7,028,215.
Paid-up insurance included in the final total of item 13 (including return premium and reversionary additions), number of policies, 138,800, amount.....\$ 6,666,875.00

MISCELLANEOUS QUESTIONS.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?
Answer No

Is there a loading or margin for expenses over the net premium on all policies according to the actuaries 4 per cent table?

Answer. Yes.

Is any surrender value promised in excess of the actuaries 4 per cent reserve?

Answer. No.

What proportion of premiums on policies issued by the company may be taken in notes, or other form of lien on the policies?

Answer. On first year's premiums company makes no loans. On renewal premiums company loans on ordinary policies from 50 to 100 per cent of reserve, according to form of policy and years in force.

Is the business of the company conducted upon the mutual, mixed, or strictly proprietary plan?

Answer. Mixed.

What proportion of the profits of the company may be paid to stockholders for use of real or guarantee capital?

Answer. Not limited.

Does any officer, director or trustee receive any commission on the business of the company?

Answer. No.

BUSINESS IN IOWA DURING THE SAID YEAR.

	Number.	Amount.
Number and amount of policies on the lives of citizens of said state in force December 31st of previous year, on which the premiums were received by the company	11,003	\$ 1,764,785.00
Number and amount of policies on the lives of citizens of said state issued during the year, on which premiums were received by the company.....	10,206	1,526,650.00
Total.....	21,209	\$ 3,291,435.00
Deduct number and amount which have ceased to be in force during the year.....	6,975	1,028,444.00
Total number and amount of policies paid for and in force in said state December 31st last.....	14,234	\$ 2,262,991.00
Amount of losses and claims on policies in said state unpaid December 31st of previous year.....	4	1,320.54
Amount of losses and claims on policies in said state incurred during the year.....	123	11,015.86
Total	127	\$ 12,336.40
Amount of losses and claims on policies in said state settled during the year, in cash.....	121	10,102.40

What amount of premiums was collected or secured in said state during the year, in cash and notes or credits, without any deduction for losses, dividends, commissions or other expenses?

Answer. Cash, \$79,937.46; notes or credits, \$2,362; total, \$79,961.08.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
SECURITY MUTUAL LIFE INSURANCE COMPANY.

Organized under the laws of the State of New York, made to the Auditor of State of the
State of Iowa, pursuant to the laws thereof.

President, W. G. PHELPS. *First Vice-President*, H. J. GAYLORD
Secretary, CHAS. M. TURNER. *Second Vice-President*, GEO. W. DUNN.

[Incorporated, November 6, 1886. Commenced business, January 3, 1887.]

Home office, Phelps' Building, Binghamton, N. Y.

CAPITAL STOCK.

Amount of net ledger assets, December 31st of previous year...	\$ 790,116.52
Extended at.....	\$ 790,116.52

INCOME DURING YEAR.

As shown by the books at home office at close of business Decem-
ber 31st.

First year's premiums.....	\$ 201,895.96
Renewal premiums.....	571,642.85
Dividends applied by policy-holders to pay running premiums.	4,040.56
Total premium income.....	\$ 777,579.37
Rents from company's property.....	\$ 608.00
Interest on loans on mortgages of real estate....	16,090.32
Interest on collateral loans, including premium notes, loans or liens.....	904.53
Interest on bonds and dividends on stocks.....	9,386.13
Interest on other debts due the company, and on deposits in banks.....	2,365.29
Total rents and interest.....	\$ 29,354.27
On sales or maturity of securities	1,100.00
From other sources, viz.: Registration, \$1,653.00; interest revenue, \$205.52; exchange, \$94.61; premium notes, \$212.32; profit and loss ac- count, premium on bonds, \$10,582.00.....	12,747.45
Total income during the year.....	\$ 820,781.39
Sum of both amounts.....	\$ 1,610,907.91

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of
business December 31st.

For death claims	\$ 315,662.77	
Installment death claims	17,867.99	
Total	\$ 333,530.76	
Total net amount actually paid for losses and matured endowments	\$ 333,530.76	
Returned premiums	328.42	
Dividends paid policy-holders	4,040.56	
Surrender values paid	1,387.03	
(Total paid policy-holders, \$339,286.77).		
Commissions and bonuses to agents (less commission received on reinsurances), new policies, \$91,785.50; renewal pol- icies, \$48,818.58	140,604.08	
Salaries and allowances for agencies, including managers, agents and clerks	20,119.26	
Salaries and all other compensation (officers, \$13,345.70; home office employes, \$18,005.34	31,351.04	
Medical examiners' fees, \$11,863.80; inspection of risks, \$4,846.89	16,710.69	
Renewal premiums, \$4,374.36; municipal and state licenses, \$1,510.51; interest revenue, \$4,699.90	10,584.77	
Taxes on real estate	194.61	
Insurance department fees and agents' licenses	3,543.66	
Repairs and expenses (other than taxes) on real estate	354.47	
Rent	14,448.42	
Advertising, \$5,873.78; printing and stationery, \$4,396.75; postage, \$3,182.20	13,452.73	
Legal expenses, \$1,104.05; for furniture, etc., \$1,474.08	2,578.13	
All other items, viz: Traveling, \$13,190.36; office expenses, \$8,775.36; exchange, \$49.77; collection, \$17,460.24; accu- mulated interest paid, \$634.65	40,110.38	
(Total miscellaneous expenses, \$294,052.24.)		
Total disbursements	\$ 633,339.01	
Balance	\$ 977,558.60	

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close
of business December 31st.

Book value of real estate (Schedule A), unincumbered	\$ 9,966.45	
Mortgage loans on real estate (Schedule B), first liens	292,975.00	
Loans secured by pledge of bonds, stocks or other collateral (per Schedule C)	19,858.72	
Loans made to policy-holders on this company's policies assigned as collateral	74,220.03	
Book value of bonds, excluding interest (Schedule D)	322,050.25	
Cash in company's office, \$4,460.79; deposited in bank, \$153,- 017.64	157,478.43	
Bills receivable, \$140.35; agents' debit balances, \$99,597.40	99,737.75	
Suspense	1,271.97	
Total net ledger assets, as per balance above	\$ 977,558.60	

NON-LEDGER ASSETS.

Interest due, \$536.00, and accrued, \$4,475.81 on mortgages	5,011.81
Interest due and accrued on bonds and stocks	2,742.50

Interest due and accrued on collateral loans	208.74		
Interest due and accrued on premium notes, loans or liens	2,071.20		
Total			\$ 10 034.25
Market value (not including interest, in item 11,) of bonds and stocks over book value, as per Schedule D			2,490.25
	New business	Renewals.	
Gross premiums, not more than three months due after period of grace, unreported on policies outstanding December 31st	\$ 39,691.90	\$ 85,002.48	
Gross deferred premiums on policies outstanding December 31st		24,897.77	
Totals	\$ 39,691.90	\$ 109,900.25	
Deduct cost of collection 70 per cent on "new," 5 per cent on "renewals"	27,784.30	5,495.01	
Net amount of uncollected and deferred premiums	\$ 11,907.60	\$ 104,405.24	\$ 116,312.84.
Gross assets			\$ 1 106,395.94
Deduct assets not admitted:			
Suspense		1,271.97	
Agents' debit balances, not secured by bonds		99,597.40	
Bills receivable, unsecured		140.35	
Total			\$ 101,009.72
Total admitted assets			\$ 1,005,386.22

NON-LEDGER LIABILITIES.

As shown by the books at home office at the close of business,
December 31st.

Net present value of all the outstanding policies in force on the 31st day of December, 1900, as computed by the company according to the actuaries table of mortality, with four cent interest	\$ 187,053.00	
Total	\$ 187,053.00	
Net reserve		\$ 187,053.00
Present value of amounts not yet due on matured installment pol- icies (face, \$53,815.44)		47,101.34
Death losses in process of adjustment (all adjusted claims paid) ..	\$ 36,500.00	
Death losses which have been reported and no proof received ...	3,000.00	
Death losses and other policy claims resisted by the company, not yet outlawed	23,000.00	
Net policy claims		62,500.00
Salaries, rents, expenses, taxes, bills, accounts, bonuses, com- missions, medical and legal fees, etc., due or accrued		19,712.42
Loans on policies in excess of the net value of same		43,261.00
Liabilities on policy-holders' account		\$ 359,719.76
Gross divisible surplus		645,666.46
Total		\$ 1,005,386.22

EXHIBIT OF POLICIES.

The following is a correct statement of the business of the year on policy account as it stood at close of business, December 31st, according to home office books:

CLASSIFICATION.	WHOLE LIFE POLICIES.		ENDOWMENT POLICIES.	
	No.	Amount	No.	Amount.
At end of previous year	30	\$ 51,254	41	\$ 50,500
New policies issued	2	400	228	352,500
Old policies revived	50	98,500	10	13,500
Old changed and increased.....		25,917		
Transferred from term to whole life.....	466	828,030		
Totals	548	\$ 1,004,101	279	\$ 416,500
Deduct ceased:				
By death	3	12,000	2	3,000
By maturity.....				
By expiry				
By surrender				
By lapse	365	624,000	64	
By change and decrease.....		500		82,750
By not being taken				4,000
Transferred to whole life.....				
Total terminated	368	\$ 636,500	66	\$ 89,750
Outstanding end of year	180	367,601	213	326,750

EXHIBIT OF POLICIES—Continued

CLASSIFICATION.	ALL OTHER POLICIES.		Ret Prem. and Reversionary additions.	TOTAL NOS. AND AMOUNTS.	
	No.	Amount.	Amount.	No.	Amount.
At end of previous year	14,511	\$ 29,207,129		14,582	\$ 29,302,883
New policies issued	3,737	6,953,374		3,967	7,306,274
Old policies revived	246	631,052		306	743,052
Old changed and increased...		500			26,417
Transferred from term to whole life.....				466	828,030
Totals	18,494	\$ 36,792,055		19,321	\$ 38,212,656
Deduct ceased:					
By death	152	344,980		157	359,980
By maturity.....					
By expiry					
By surrender					
By lapse.. ..	25	73,500		25	73,500
By change and decrease	2,915	5,708,995		3,344	6,415,745
By not being taken		53,500			58,000
Transferred to whole life.....	466	828,030		466	828,030
Total terminated	3,558	\$ 7,009,005		3,992	\$ 7,735,255
Outstanding end of year	14,936	\$ 29,783,050		15,320	30,477,401

MISCELLANEOUS QUESTIONS.

Have the books of the company been kept open after the close of business, December 31st last for the purpose of making any entry that affects this statement?
Answer. No.

Is there a loading or margin for expenses over the net premium on all policies according to the actuaries four per cent table?
Answer. Yes.

Is any sutrender value promised in excess of the actuaries four per cent reserve?
Answer. No.

What proportion of premiums on policies issued by the company may be taken in notes, or other form of lien on the policies?

Answer. On first year's premiums, any proportion. On renewal premiums, on one form of limited payment policy 25 per cent.

Is the business of the company conducted upon the mutual, mixed, or strictly proprietary plan?

Answer. Mutual.

What proportion of the profits of the company may be paid to stockholders for use of real or guarantee capital?

Answer. No stockholders.

Does any officer, director, or trustee receive any commission on the business of the company?

Answer. No.

BUSINESS IN IOWA DURING THE SAID YEAR.

	No.	Amount.
Number and amount of policies on the lives of citizens of said state in force December 31st of previous year, on which the premiums were received by the company...	28	\$ 62,543.00
Number and amount of policies on the lives of citizens of said state issued during the year, on which premiums were received by the company.....	7	18,032.00
Total	35	\$ 80,575.00
Deduct number and amount which have ceased to be in force during the year.....	5	9,000.00
Total number and amount of policies paid for and in force in said state December 31st, last.....	30	\$ 71,575.00

What amount of premiums was collected or secured in said state during the year, in cash and notes or credits, without any deduction for losses, dividends, commissions or other expenses?

Answer. Cash, \$1,298.18.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
SECURITY TRUST AND LIFE INSURANCE COMPANY.

Organized under the laws of the State of Pennsylvania, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, ROBERT E. PATTISON
Secretary, EDWIN S. BARTLETT.
First Vice-President, JAMES N. STOUT.
Second Vice-President, BRUCE PRICE.
Third Vice-President and General Manager, GEO. B. LUEPER.

[Incorporated, May 25, 1871. Commenced business, July 15, 1895.]

Home office, 1001 Chestnut street, Philadelphia, Pa.
Main office, St. James Building, Broadway and Twenty-sixth street, New York City.

CAPITAL STOCK.

Amount of capital stock authorized and subscribed for	\$ 500,000.00
Amount of capital paid up in cash.. ..	500,000.00
Amount of net ledger assets, December 31st of previous year.....	\$ 1,177,169.78
Increase of paid up capital during 1901.....	150,000.00
Extended at.... ..	\$ 1,327,169.78

INCOME DURING YEAR.

As shown by the books at home office at close of
business December 31st.

First year's premiums	\$ 208,272.38	
Renewal premiums.....	464,342.47	
Premium note advances	8,354.72	
<hr/>		
Total premium income	\$ 680,969.56	
Rents from company's property, including \$16,- 200 00 for company's use of own buildings.\$	134,772.39	
Interest on loans on mortgages of real estate.....	5,456.68	
Interest on collateral loans, including premium notes, loans or liens	6,235.35	
Interest on bonds and dividends on stocks	3,287.25	
<hr/>		
Total rents and interest	\$ 149,751.67	
From other sources, viz: health insurance premiums.....	29,964.50	
Various profit and loss items	25.16	
<hr/>		
Total income during the year.....	\$ 860,710.90	
<hr/>		
Sum of both amounts	\$ 2,187,880.68	

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business
December 31st.

For death claims	\$ 274,037.64	
Deduct amount received from other companies for claims on policies of this company rein- sured.....	274,037.64	
Total net amount actually paid for losses and matured endowments	274,037.64	
Paid health claims.....	10,911.06	
Premium notes voided by lapse, less \$153.20 re- stored by revival.....	6,662.25	
Surrender values paid	3,618.65	
Premiums returned	406.17	
(Total paid policy-holders, \$295,035.77.)		
Commissions and bonuses to agents (less commission received on reinsurances), new policies, \$142,802.77; renewal poli- cies, \$29,569.17.....	172,371.94	
Salaries and allowances for agencies, including managers, agents and clerks.	4,023.80	
Salaries and all other compensation (officers, \$23,099.88; home office employes, \$11,424.55)	34,524.43	
Medical examiners' fees, 10,849.01; inspection of risks, \$5,030.45	15,879.46	
Renewal premiums, \$8,683.35; on capital \$17.50; municipal licenses, \$676.38; internal revenue, \$3,009.21.....	14,118.94	
Taxes on real estate	35,755.45	
Insurance department fees and agents' licenses	4,190.38	
Repairs and expenses (other than taxes) on real estate	41,022.15	
Rent (including \$16 200 for company's use of own buildings)....	21,022.79	
Advertising, \$4,928.19; printing and stationery, \$6,285.11; post- age, 1,164.76	12,378.06	
Legal expenses, \$5,616.18; for furniture, etc., \$3,296.45; expressage \$152.61	9,065.24	
Losses on sales or maturity of securities.....	200.00	

All other items, viz: profit and loss	61.67
Expense, \$8,291.45; traveling expenses, \$1,736.25; interest, \$99,350.89	109,378.59
Health insurance expenses, \$1,343.25; health insurance commissions \$14,982.25	16,325.50
(Total miscellaneous expenses, \$490,318.40.)	
Total disbursements	\$ 785,354.17
Balance	1,402,526.51

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.	
Book value real estate (Schedule A), unincumbered.	\$ 952,500.00
Mortgage loans on real estate (Schedule B), first liens	100,800.00
Loans made to policy-holders on this and other company's policies assigned as collateral	17,127.55
Premium notes on policies in force	44,445.01
Book value bonds, excluding interest	90,025.84
Cash	176,149.26
Company's stock owned	18,500.00
Sundry accounts	5,496.63
Bills receivable, \$10,953.96; agents' debit balances, \$23,869.99; secured	34,823.95
Total	\$ 1,439,868.24
Deduct ledger liabilities :	
Borrowed money, \$36,000.00; all other, \$1,341.73	37,341.73
Total net ledger assets, as per balance above	\$ 1,402,526.51

NON-LEDGER ASSETS.

Interest due, \$209.00, and accrued, \$ 1,402.92, on mortgages...	\$ 1,611.92	
Interests due and accrued on bonds and stocks	1,785.25	
Interest due and accrued on collateral loans	124.19	
Rents due and accrued on company's property or lease	4,767.08	
Total		\$ 8,288.44
	Renewals.	New Business.
Gross premiums, not more than three months due after period of grace, unreported on policies outstanding December 31st	\$ 10,214.25	\$ 38,379.65
Gross deferred premiums on policies outstanding December 31st	63,394.44	20,434.86
Totals	\$ 73,608.69	\$ 58,814.51
Deduct cost of collection 60 per cent. on "new;" 6 per cent on "renewals,"	4,416.52	35,288.71
Net amount of uncollected and deferred premiums	\$ 69,192.17	\$ 23,525.80
Gross assets		\$ 1,503,532.02
Deduct assets not admitted:		
Company's stock—owned,	\$ 18,500.00	
Bills receivable, unsecured	2,780.00	
Depreciation in ledger assets to bring same to market value: bonds and stocks, \$1,495.84; other sundry accounts, \$2,623.57	4,119.41	
Total		\$ 25,399.41
Total admitted assets		\$ 1,478,132.61

NON-LEDGER LIABILITIES.

As shown by the books at home office at the close of business
December 31st

Net present value of all the outstanding policies in force on the
31st day of December, 1900, as computed by the company
according to the actuaries table of mortality, with three per
cent interest

.....	\$	748,926.00		
Reserve on health policies.....		7,491.00		
Total		756,417.00		
Net reserve.....	\$		756,417.00	
Death losses in process of adjustment or adjusted and not due..		56,400.00		
Death losses which have been reported and no proofs received.		8,580.00		
Death losses and other policy claims resisted by the company, not yet outlawed.....		31,600.00		
Gross policy claims.....	\$	96,580.00		
Net policy claims.....	\$		96,580.00	
Unpaid dividends or other profits due policy-holders, including those contingent on payment of outstanding and deferred premiums	\$	96,580.00		
Salaries, rents, expenses, taxes, bills, accounts, bonuses, commis- sions, medical and legal fees. etc., due or accrued.....			4,483.61	
Premiums paid in advance.....			1,260.90	
Any other liability, viz.: Health claims in process of adjustment			1,319.26	
Accrued interest.....			35,088.89	
Liabilities on policy-holders' account.....	\$		895,149.66	
Gross divisible surplus.....	\$	82,983.85		
Capital stock paid up.....		500,000.00--	582,983.85	
Total.....	\$		1,478,133.51	

EXHIBIT OF POLICIES.

The following is a correct statement of the business of the year on policy account as it
stood at close of business December 31st, according to home office books:

CLASSIFICATION.	Whole Life Policies.		Endowment Policies.		All other Pol- icies.		Total numbers and amounts.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.
At end of previous year.	1,629	4,353,715	365	\$ 918,135	3,761	\$ 7,356,468	5,755	\$ 12,628,318
New policies issued.....	59	20,783	17	9,375	3,315	7,101,906	3,391	7,132,064
Old policies revived. . .	29	62,872	6	14,000	6	17,100	41	93,972
Old changed and incr'sed	1,180	2,082,592	294	597,060	.....	.....	1,474	2,679,652
Totals	2,897	\$ 6,519,962	682	\$1,538,570	7,082	\$ 14,475,474	10,661	\$ 22,534,006
Deduct ceased—								
By death	68	208,683	26	68,500	11	29,434	105	306,617
By expiry .....	.....	.....	.....	.....	2	3,500	2	3,500
By surrender.....	68	197,472	21	59,000	11	37,600	100	294,072
By lapse... ..	677	1,372,444	140	280,708	173	316,491	990	1,969,643
By change and decr'se.	6	26,150	.....	.....	1,476	2,604,852	1,482	2,721,002
By not being taken....	.....	.....	.....	.....	1,583	3,861,713	1,583	3,861,713
Total terminated..	819	\$ 1,804,749	187	\$ 478,208	3,256	\$ 6,943,590	4,262	\$ 9,156,547
Outstanding end of year.	2,078	4,715,213	495	1,130,362	3,826	7,531,884	6,399	13,377,459

Paid up insurance included in the final total of item 13 (including return premium and rever-
sionary additions); number of policies, 136; amount, \$50,463.

MISCELLANEOUS QUESTIONS.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?

Answer. Yes, for the paying in of \$150,000—additional capital.

Is there a loading or margin for expenses over the net premium on all policies according to the actuaries 3 per cent table?

Answer. Yes.

Is any surrender value promised in excess of the actuaries 3 per cent reserve?

Answer. No.

What proportion of premiums on policies issued by the company may be taken in notes or other form of lien on the policies?

Answer. On first year's premiums, none. On renewal premiums, 20 per cent after the first year.

Is the business of the company conducted upon the mutual, mixed, or strictly proprietary plan?

Answer. Mutual.

What proportion of the profits of the company may be paid to stockholders for use of realer guarantee capital?

Answer. Interest earnings over and above 3 per cent and savings from expense loading.

Does any officer, director or trustee receive any commission on the business of the company?

Answer. No.

BUSINESS IN IOWA DURING THE SAID YEAR.

	Number.	Amount.
Number and amount of policies on the lives of citizens of said state in force December 31st of previous year, on which the premiums were received by the company.....	58	\$ 78,210.00
Number and amount of policies on the lives of citizens of said state issued during the year, on which premiums were received by the company.....	48	85,955.00
Total	106	\$ 164,165.00
Deduct number and amount which have ceased to be in force during the year.....	38	60,220.00
Total number and amount of policies paid for and in force in said state December 31st, last.....	68	\$ 103,945.00
Amount of losses and claims on policies in said state incurred during the year.....	1	\$ 3,000.00
Total.....	1	\$ 3,000.00
Amount of losses and claims on policies in said state settled during the year, in cash.....	1	\$ 3,000.00
What amount of premiums was collected or secured in said state during the year, in cash and notes or credits, without any deduction for losses, dividends, commissions or other expenses?		
Answer. Cash, \$3,760.51; notes or credits, \$50.80; total, \$3,811.31.		

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of
THE TRAVELERS LIFE INSURANCE COMPANY.

Organized under the laws of the State of Connecticut, made to the Auditor of State of the State
of Iowa, pursuant to the laws thereof.

President, JAMES G. BATTERSON. *Vice-President*, SYLVESTER C. DUNHAM.
Secretary, JOHN E. MORRIS.

[Incorporated. June 17, 1863. Commenced business, April 1, 1864.]

Home office, 56 Prospect street, Hartford, Conn.

CAPITAL STOCK.

Amount of capital stock authorized, \$1,000,000;	
subscribed for	\$ 1,000,000.00
Amount of capital paid-up in cash	1,000,000.00
Amount of net ledger assets, December 31st of previous year	\$ 26,036,193.03
Extended at.....	\$ 26,036,193.03

INCOME DURING YEAR.

As shown by the books at home office at close of
business, December 31st.

Accident and health premiums, less \$5,971.18, reinsurance.	\$ 3,455,092.56
First year's premiums (except items 3 and 5), and \$11,836 80 for first year's reinsurance....	517,829.10
Renewal premiums (except items 3 and 5), and \$99,077.97 for renewal insurance.....	2,779,925.21
Single premiums, without deduction for com- missions or other expenses	585.63
Surrender values applied to pay running pre- miums, first year premiums, \$74.67; renewals, \$323.19 (see item 12, disbursements).....	397.86
Consideration for annuities (other than matured installment policies)	20,570.10
Total premium income.....	\$ 6,774,400.46
Rents from company's property, including \$15,000 for company's use of own buildings...	109,040.99
Interest on loans on mortgages of real estate....	322,873.64
Interest on collateral loans, including premium notes, loans or liens.....	160,043.48
Interest on bonds and dividends on stocks.....	683,909.46
Interest on other debts due the company, and on deposits in banks	61,487.84
Discount on claims paid in advance.....	1,672.47
Total rents and interest.....	\$ 1,339,027.88

Profit on sales of real estate, \$26,458.36; on sale or maturity of securities, \$22,367.43.....	48,825.79
From profit and loss.....	22,576.03
	<hr/>
Total income during the year.....	\$ 8,184,830.16
	<hr/>
Sum of both amounts.....	\$ 34,221,023.19

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

Death and indemnity claims, accident department	\$ 1,378,256.64
For death claims.....	823,177.02
Matured endowments.....	362,481.87
Installment death claims.....	210,569.36
	<hr/>
Total.....	\$ 2,774,484.89
Deduct amount received from other companies for claims on policies of this company reinsured.....	38,940.00
	<hr/>
Total net amount actually paid for losses and matured endowments.....	\$ 2,735,544.89
Paid to annuitants.....	17,615.86
Surrender values paid, less \$3,993.52 received on surrender reinsurances.....	155,303.28
Surrender values applied to pay running premiums (see item 5, income).....	397.86
(Total paid policy-holders, \$2,908,861.89.)	
Expense of claim adjustments: Accident, \$20,115.55; employers' liability, \$139,827.47; life, \$2,052.43.....	161,995.45
Paid stockholders for interest or dividends (amount declared during the year).....	150,000.00
Commissions and bonuses to agents (less commission received on reinsurance), new policies, accident, \$955,517.89; life, \$243,210.32; renewal policies, \$150,105.70; on annuities, \$640.23; on single premium policies, \$35.14.....	1,349,509.28
Salaries and allowances for agencies, including managers, agents and clerks.....	144,619.22
Salaries and all other compensation (officers, \$42,500; home office employes) \$157,555.06.....	200,055.06
Medical examiners' fees, \$76,629.36; inspection of risks, \$14,381.53	91,010.89
Taxes on new premiums, \$49,561.13; renewal premiums, \$29,844.85; on franchise, \$2,496.50; on reserves, \$3,899.48; municipal licenses, \$5,860.56; internal revenue, \$30,743.36...	122,405.88
Taxes on real estate	33,698.91
Insurance department fees and agents' licenses.....	10,867.23
Repairs and expenses (other than taxes) on real estate.....	132,898.06
Rent (including \$15,000 for company's use of own buildings)....	46,348.27
Advertising, \$73,112.13; printing and stationery, \$39,078.11; postage, \$19,465.24.....	131,655.48
Legal expenses, \$28,221.08; for furniture, etc., \$1,267.82.....	29,488.90
All other items, viz.: Traveling expenses, \$893.71; exchange, \$9,924.81; express charges, \$6,525.08; expense, \$17,695.07...	35,038.67
	<hr/>
Total disbursements.....	\$ 5,548,453.19
	<hr/>
Balance.....	\$ 28,672,570.00
(Total miscellaneous expenses, \$2,639,591.30.)	

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business, December 31st.

Book value real estate (Schedule A), unincumbered.....	\$ 1,909,891.79	
Mortgage loans on real estate (Schedule B), first liens.....	5,950,339.28	
Loans secured by pledge of bonds, stocks or other collateral, per Schedule C	1,182,450.00	
Loans made to policy-holders on this company's policies assigned as collateral.....	1,586,652.20	
Book value bonds, excluding interest, \$11,578,884.97; stocks, \$4,672,175.66 (Schedule D).....	16,251,060.63	
Cash in company's office, \$3,611.73; deposited in bank, \$1,779,161.40.....	1,782,773.13	
Agents' debit balances.....	9,402.97	
<hr/>		
Total net ledger assets, as per balance above.....		\$ 28,672,570.00

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$ 90,810.73		
Interest due and accrued on bonds and stocks.....	169,135.99		
Interest due and accrued on collateral loans	15,604.80—	275.55	1.52
Market value of real estate, over book value, as per Schedule A.....	161,642.72		
Market value (not including interest in item 11.) of bonds and stocks over book value, as per Schedule D.....	1,185,343.62—	1,346,986.34	
		New business.	Renewals.
Gross premiums, not more than three months due after period of grace, unreported on policies outstanding December 31, 1900.....	\$ 105,120.85	\$ 230,147.00	
Gross deferred premiums on policies outstanding December 31, 1900.....	74,368.10	348,478.22	
<hr/>			
Totals.....	\$ 179,488.95	\$ 578,625.22	
Deduct cost of collection, 45 per cent on "new;" 6 per cent on "renewals".....	80,770.03	34,717.51	
<hr/>			
Net amount of uncollected and deferred premiums.....	\$ 98,718.92	\$ 543,907.71—	642,626.63
			<hr/>
Gross assets.....			\$ 30,937,734.49
Deduct assets not admitted:			
Agents' debit balances, not secured by bonds.....			9,402.97
			<hr/>
Total admitted assets.....			\$ 30,928,331.52

NON-LEDGER LIABILITIES.

As shown by the books at home office at the close of business December 31st:

Reserve for accident and health policies.....	\$ 1,626,086.74	
Net present value of all the outstanding policies in force on the 31st day of December, 1900, as computed by the company according to the actuaries table of mortality, with 4 per cent interest.....	21,582,933.00	
Same for annuities (including those in reduction of premiums) ..	138,498.00	
<hr/>		
Total.....	\$ 23,347,517.74	
Deduct net value of risks of this company reinsured in other solvent companies.....	486,856.00	
<hr/>		
Net reserve.....		\$ 22,860,661.74
Present value of amounts not yet due on matured installment policies (face, \$1,431,792).....		1,045,536.00

Matured endowments due and unpaid.....	\$	4,047.00	
Death losses in process of adjustment or adjusted and not due..		116,276.15	
Death losses which have been reported and no proofs received..		149,682.30	
Death losses and other policy claims resisted by the company not yet outlawed.....		98,031.30	
Claims resisted for employers.....		623,734.29	
Gross policy claims.....	\$	991,771.04	
Deduct due from solvent companies for reinsurance.....		10,000.00	
Net policy claims			\$ 981,771.04
Salaries, rents, expenses, taxes, bills, accounts, bonuses, commis- sions, medical and legal fees, etc., due or accrued.....			110,000.00
Premiums paid in advance.....			18,744.93
Any other liability, viz: Additional reserve on all outstanding life policies required by company's Standard-American ex- perience table, with 3½ per cent interest.....			1,118,491.00
Special reserve, liability department			250,000.00
Liabilities on policy-holders' account.....			26,385,204.71
Gross divisible surplus.....	\$	3,543,126.81	
Capital stock paid up.....		1,000,000.00—	4,543,126.81
Total			\$30,928,331.52

EXHIBIT OF POLICIES.

The following is a correct statement of the business of the year on policy account as it stood at close of business December 31st, according to home office books:

CLASSIFICATION.	Whole Life Policies.		Endowment Policies.		All Other Policies.	
	No.	Amount.	No.	Amount.	No.	Amount.
Policies and additions in force end of previous year	25,744	\$ 67,071,230	10,146	\$ 23,665,491	3,421	\$ 9,597,824
New policies issued.....	4,881	12,204,688	2,724	5,237,781	348	1,059,108
Old policies revived.....	43	149,989	8	9,500	2	1,000
Old policies increased.....	.....	19,019	.....	6,522	.....	.....
Transfer.....	111	567,928	48	155,246	329	881,559
Totals	30,779	\$ 80,012,863	12,926	\$ 29,074,540	4,100	\$ 11,539,491
Deduct policies ceased to be in force:						
By death	387	1,069,106	94	282,897	26	61,884
By maturity.....	.....	.....	189	356,852	.....	.....
By expiry .....	.....	.....	.....	.....	257	740,450
By surrender.....	189	423,737	101	187,359	94	285,005
By lapse.....	932	2,251,528	314	578,473	378	478,170
By change and decrease..	84	336,055	37	131,319	16	63,080
Not taken	599	1,786,351	419	773,179	55	196,250
Transfer.....	270	771,355	93	210,708	125	622,070
Total terminated.....	2,461	\$ 6,638,132	1,247	\$ 2,520,787	951	\$ 2,448,124
Net numbers and amounts in force at end of year..	28,318	73,374,731	11,679	26,553,753	3,149	9,091,367
Policies reinsured	210	\$ 2,382,763	47	431,785	56	607,180

EXHIBIT OF POLICIES—Continued.

CLASSIFICATION.	Accident Policies.		Total Numbers and Amounts.	
	No.	Amount.	No.	Amount.
Policies and additions in force at end of previous year.....	85,619	\$ 368,203,177	39,311	\$ 100,334,554
New policies issued.....	164,509	634,122,551	7,953	18,501,577
Old policies revived .....	.....	.....	53	160,489
Old policies increased .....	.....	.....	.....	25,541
Transfer .....	.....	.....	488	1,604,733
Total.....	250,128	\$1,002,325,728	47,805	\$ 120,626,894
Deduct policies ceased to be in force:				
By death.....	165	442,333	507	1,413,887
By maturity .....	.....	.....	189	356,852
By expiry	151,106	162,011,578	257	740,450
By surrender .....	.....	.....	384	896,101
By lapse.....	.....	.....	1,624	3,308,177
By change and decrease.....	.....	.....	137	531,063
Not taken.....	.....	.....	1,073	2,755,780
Transfer .....	.....	.....	488	1,604,733
Total terminated	151,271	\$ 612,453,911	4,659	11,607,043
Net Nos. and amounts in force at end of year.	98,857	389,871,817	43,146	109,019,851
Policies reinsured	165	\$ 1,439,000	353	\$ 3,512,434

State here the face value and present value on installment policies entered in item 5 ("By death") above, \$655,000 face, \$497,922 present value.

Paid-up insurance included in the final total of item 13 (including return premium and reversionary additions), No. of policies, 8723; amount, \$13,308,296.

MISCELLANEOUS QUESTIONS.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?

Answer. No.

Is there a loading or margin for expenses over the net premium on all policies according to the actuaries 4 per cent table?

Answer. Yes, except a few policies.

Is any surrender value promised in excess of the actuaries 4 per cent reserve?

Answer. No.

What proportion of premiums on policies issued by the company may be taken in notes, or other form of lien on the policies?

Answer. No notes.

Is the business of the company conducted upon the mutual, mixed, or strictly proprietary plan?

Answer. Strictly proprietary.

What proportion of the profits of the company may be paid to stockholders for use of real or guarantee capital?

Answer. Not limited by charter.

Does any officer, director or trustee receive any commission on the business of the company?

Answer. No.

BUSINESS IN IOWA DURING YEAR.

	Accident.		Life.	
	No.	Amount.	No.	Amount.
Number and amount of policies on the lives of citizens of said state in force December 31st of previous year, on which the premiums were received by the company, except those "not taken" in life department..	2,188	\$ 7,114,415.00	214	\$561,244.00
Number and amount of policies on the lives of citizens of said state issued during the year, on which premiums were received by the company, except outstanding life policies.....	3,470	12,990,550.00	56	140,384.00
Total.....	5,658	\$20,104,965.00	270	\$701,628.00

Deduct number and amount which have ceased to be in force during the year.....	3,576	12,593,363.00	35	65,650.00
Total number and amount of policies in force in said state December 31st, last.....	2,082	\$ 7,511,602.00	235	\$635,973.00
Amount of losses and claims on policies in said state incurred during the year	302	13,129.04	5	4,638.95
Total	302	\$ 13,129.04	5	\$4,638.95
Amount of losses and claims on policies in said state settled during the year in cash, life, \$3,488.95; accident, \$13,129.04.....	302	13,129.04	4	\$3,488.95
What amount of premiums was collected or secured in said state during the year, in cash and notes or credits, without any deduction for losses, dividends, commissions or other expenses.				
Answer. Cash, accident, \$52,627.10; life, \$11,960; total, \$64,587.10.				

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
UNION CENTRAL LIFE INSURANCE COMPANY.

Organized under the laws of the State of Ohio, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, JOHN M. PATTISON
Secretary, E. P. MARSHALL

Vice-President, R. S. RUST.

[Incorporated, 1867. Commenced business, 1867.]

Home office, 353 West Fourth street, Cincinnati.

CAPITAL STOCK.

Amount of capital paid-up in cash.....	\$ 100,000.00
Amount of net ledger assets, December 31st of previous year	\$ 22,589,627.11
Extended at.....	\$ 22,589,627.11

INCOME DURING YEAR

As shown by the books at home office at close of business December 31st.

First year's premiums (except items 3 and 5), less interest included in deferred premiums, and \$32,511.21, for first year's reinsurance...	\$ 926,475.68
Renewal premiums (except items 3 and 5), less interest included in deferred premiums and \$85,020.82 for renewal insurance.....	3,642,274.55
Dividends applied by policy-holders to pay running premiums, first year premium, renewals, \$94,805.16 (see item 9, disbursements) ..	94,805.16
Dividends applied by policy-holders to purchase paid-up additions and annuities (see item 10, disbursements).....	35,750.79
Surrender values applied to pay running premiums, renewals (see item 12, disbursements).....	6,904.07

Surrender values applied to purchase paid-up insurance and annuities (see item 13, disbursements)	93,133.59	
Consideration for annuities (other than matured installment policies)	43,435.85	
Total premium income		\$ 4,842,779.69
Rents from company's property, including \$5,000 for company's use of own buildings	\$ 30,552.81	
Interest on loans on mortgages of real estate	1,157,537.64	
Interest on collateral loans, including premium notes, loans or liens	68,046.02	
Interest on bonds and dividends on stocks	7,724.48	
Interest on other debts due the company, and on deposits in banks	177,692.97	
Total rents and interest		\$ 1,441,553.92
Profit on sales of real estate		4,935.25
Total income during the year		\$ 6,289,268.86
Sum of both amounts		\$ 28,878,895.97

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business
December 31, 1900.

For death claims, \$959,811.13; additions, \$1,430.33	\$ 961,241.46
Matured endowments, \$525,726.93; additions, \$3,639.95	529,366.88
Installment death claims	2,000.00
Total	\$ 1,492,608.34
Deduct amount received from other companies for claims on policies of this company reinsured	8,000.00
Total net amount actually paid for losses and matured endowments	\$ 1,484,608.34
Paid to annuitants	16,455.21
Premium notes voided by lapse	156,096.59
Dividends paid policy-holders	143,289.37
Dividends applied by policy-holders to pay running premiums (see item 3, income)	94,805.16
Dividends applied by policy-holders to purchase paid-up additions and annuities (see item 4, income)	35,750.79
Surrender values paid	97,376.70
Surrender values applied to pay running premiums (see item 5, income)	6,904.07
Surrender values applied to purchase paid-up insurance and annuities (see item 6, income)	93,133.59
(Total paid policy-holders \$2,128,419.82)	
Paid stockholders for interest or dividends (amount declared during the year)	10,000.00
Commissions and bonuses to agents (less commission received on reinsurances), new policies, \$470,842.60; renewal policies, \$235,776.83; on annuities, \$2,171.79	708,791.22
United States internal revenue war tax	1,453.70
Salaries and allowances for agencies, including managers, agents and clerks	55,094.90
Salaries and all other compensation (officers \$42,492.51; home office employes, \$78,146.02)	120,638.53
Medical examiners' fees	55,511.00

Taxes on new premiums and renewal premiums, \$63,552.16; on reserves, \$983.33	64,535.49
Taxes on real estate, \$8,644.28; on other investments, \$1,411.45	10,055.73
Insurance department fees and agents' licenses	13,595.82
Repairs and expenses (other than taxes) on real estate	13,378.10
Rent (including \$5,000 for company's use of own buildings)	28,052.01
Advertising, \$5,799.16; printing and stationery, \$27,596.52; postage, \$7,600.67	40,996.35
Legal expenses, \$20,396.77; for furniture, etc., \$3,637.21	24,033.98
Losses by depreciation home office property	19,671.89
All other items, viz: Accounts charged to profit and loss	23,107.30
General expense, \$37,109.10; traveling expense, \$13,861.22, mortgage investment expense, \$209,215.08	260,185.40
<hr/>	
(Total miscellaneous expenses, \$1,449,101.42).	
Total disbursements	\$ 3,577,521.24
Balance	\$ 25,301,574.75

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31, 1900.

Book value real estate (Schedule A), unincumbered	\$ 460,612.09
Mortgage loans on real estate (Schedule B), first liens, all other than first	20,538,620.16
Loans made to policy-holders on this company's policies assigned as collateral	2,466,240.49
Premium notes on policies in force, of which \$181,968.00 is for first year's premiums	1,046,693.98
Book value bonds, excluding interest and stocks	163,912.41
Cash in company's office, \$970.83; deposited in bank, \$425,297.51.	426,268.34
Bills receivable, \$29,559.59; agents' debit balances, \$177,433.74..	206,993.33
<hr/>	
Total	\$ 25,309,340.80
Deduct ledger liabilities:	
Agents' credit balances	7,964.07
<hr/>	
Total net ledger assets, as per balance above	\$ 25,301,376.73

NON-LEDGER ASSETS.

Interest due, \$56,919.97; and accrued, \$631,882.18 on mortgages..	688,802.15	
Interest due, and accrued, on bonds and stocks	800.00	
Interest due and accrued on premium notes, loans or liens	29,302.21	
Interest due, \$6,333.76 and accrued, \$90,652.35; on other assets..	96,986.11	
Rents due, \$5,619.64; and accrued, \$660.85; on company's property or lease.	6,280.49	822,170.30
Market value (not including interest in item 11) of bonds and stocks over book value, as per Schedule D		13,887.59

New business.	Renewals.
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Gross premiums, not more than three months due after period of grace, unreported on policies outstanding December 31st	\$ 172,968.85	\$ 165,543.21
Gross deferred premiums on policies outstanding December 31st	28,352.17	78,186.66
<hr/>		<hr/>
Totals	\$ 201,321.02	\$ 243,729.87
Deduct cost of collection 45 per cent on "new;"		
6 per cent on "renewals,"	90,594.46	14,623.79
<hr/>		<hr/>
Net amount of uncollected and deferred premiums	\$ 110,726.56	\$ 229,106.08
		\$ 339,832.04

IOWA INSURANCE REPORT.

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Other items: Gross single premiums uncollected.....	9,571.12	
Deduct cost of collection, 5 per cent	478.56—	9,092.56
Gross assets.....		\$ 26,486,358.48
Deduct assets not admitted:		
Agents' debit balances, not secured by bonds.....\$	177,433.74	
Bills receivable, unsecured	29,559.59	
Commissions payable to agents on premium notes when paid...	131,389.53	
Depreciation in ledger assets to bring same to market value, real estate.....	46,061.20	
Total.....		\$ 384,444.06
Total admitted assets.....		\$ 26,101,914.42

NON-LEDGER LIABILITIES.

As shown by the books at home office at the close of business,
December 31st.

Net present value of all the outstanding policies in force on the 31st day of December, 1900, as computed by the company according to the actuaries table of mortality, with four per cent interest.....	\$ 22,221,326.00	
Same for reversionary additions.....	137,853.00	
Same for annuities (including those in reduction of premiums) ..	178,142.00	
Total.....	\$ 22,537,321.00	
Deduct net value of risks of this company reinsured in other sol- vent companies.....	191,840.00	
Net reserve.....		\$ 22,345,481.00
Present value of amounts not yet due on matured installment policies (face, \$40,000).....		26,783.00
Matured endowments due and unpaid	1,600.00	
Death losses in process of adjustment or adjusted and not due..	8,614.00	
Death losses which have been reported and no proofs received..	120,072.00	
Death losses and other policy claims resisted by the company, not yet outlawed.....	59,948.00	
Gross policy claims.....\$	190,234.00	
Deduct due from solvent companies for reinsurance.....	60,000.00	
Net policy claims.....		\$ 130,234.00
Unpaid dividends or other profits due policy-holders, including those contingent on payment of outstanding and deferred premiums		11,109.51
Premiums paid in advance.....		101,956.78
Liabilities on policy-holders' account.....		\$ 22,615,564.29
Gross divisible surplus.....\$	3,386,350.13	
Capital stock paid up.....	100,000.00	3,486,350.13
Total.....		\$ 26,101,914.42

EXHIBIT OF POLICIES.

The following is a correct statement of the business of the year on policy account as it stood at close of business December 31st, according to home office books:

CLASSIFICATION.	Whole Life Policies.		Endowment Policies.	
	No.	Amount.	No.	Amount.
At end of previous year.....	66,717	\$ 121,691,927	5,543	\$ 9,498,959
New policies issued.....	14,016	27,593,346	1,360	2,482,560
Old policies revived	322	646,150	25	76,195
Additions by dividends.....				
Totals.....	81,055	\$ 149,931,423	6,928	\$ 12,057,714
Deduct policies ceased to be in force:				
Reversionary additions canceled.....				
By death.....	505	\$ 910,297	48	\$ 65,474
By maturity	124	255,000	277	387,665
By expiry.....				
By surrender	407	978,326	40	127,466
By lapse.....	4,609	8,202,471	262	440,200
By change and decrease.....	212	1,141,213	20	117,685
By not being taken.....	2,310	5,718,721	305	660,066
Total terminated.....	8,167	\$ 17,206,028	952	\$ 1,798,556
Outstanding end of year	72,888	\$ 132,725,395	5,976	\$ 10,259,158
Policies re-insured.....	194	2,434,257	9	176,500

EXHIBIT OF POLICIES—Continued.

CLASSIFICATION.	All Other Policies.		Reversionary Additions.	Total Nos. and Amts.	
	No.	Amount.	Amount.	No.	Amount.
At end of previous year.....	1,808	\$ 4,787,900	\$ 178,699	74,068	\$ 136,157,485
New policies issued.....	788	2,226,250		16,164	32,302,156
Old policies revived	6	7,500		353	729,845
Additions by dividends.....			57,470		57,470
Totals.....	2,602	\$ 7,021,650	\$ 236,169	90,585	\$ 169,246,956
Deduct policies ceased:					
Reversion'ry additi'ns cancel'd			\$ 15,785		\$ 15,785
By death	9	\$ 9,500		562	985,271
By maturity.....				401	642,665
By expiry.....	133	247,250		133	247,250
By surrender	8	43,200		455	1,148,992
By lapse	226	603,400		5,097	9,246,071
By change and decrease.....	26	128,500		258	1,387,308
By not being taken.....	147	374,000		2,762	6,752,797
Total terminated	549	\$ 1,405,850	\$ 15,785	9,668	\$ 20,426,219
Outstanding end of year	2,053	\$ 5,615,800	\$ 220,384	80,917	\$ 148,820,737
Policies re-insured.....	251	2,811,400		454	5,422,157

State here the face value corresponding to the present value entered in item 5 ("By death") above, \$40,000 face; \$26,783 present value.

Paid-up insurance included in the final total of item 13 (including return premium and reversionary additions). number of policies 14,509, amount \$18,157,588.

MISCELLANEOUS QUESTIONS.

Have the books of the company been kept open after the close of business, December 31st last for the purpose of making any entry that affects this statement?

Answer. No.

Is there a loading or margin for expenses over the net premium on all policies according to the actuaries four per cent table?

Answer. Yes.

Is any surrender value promised in excess of the actuaries four per cent reserve?
Answer. No.

What proportion of premiums on policies issued by the company may be taken in notes or other form of lien on the policies?
Answer. On first year's premiums, all premiums payable in cash, but custom is to accept short time notes in settlement. On renewal premiums, of either first year or renewal premiums.

Is the business of the company conducted upon the mutual, mixed, or strictly proprietary plan?
Answer. Mutual with capital stock.
What proportion of the profits of the company may be paid to stockholders for use of real or guarantee capital?
Answer. Only profits on stock policies in addition to interest on capital.
Does any officer, director or trustee receive any commission on the business of the company?
Answer. No.

BUSINESS IN IOWA DURING THE SAID YEAR.

	No.	Amount.
Number and amount of policies on the lives of citizens of said state in force December 31st of previous year, on which the premiums were received by the company	1,307	\$1,902,291.00
Number and amount of policies on the lives of citizens of said state issued during the year, on which premiums were received by the company....	340	510,835.00
Total.....	1,647	\$2,413,126.00
Deduct number and amount which have ceased to be in force during the year	175	262,755.00
Total number and amount of policies paid for and in force in said state December 31st, last.....	1,472	\$2,150,371.00
Amount of losses and claims on policies in said state unpaid December 31st of previous year.....	2	3,044.00
Amount of losses and claims on policies in said state incurred during the year	8	8,883.00
Total.....	10	\$ 11,927.00
Amount of losses and claims on policies in said state settled during the year in cash	8	6,927.00
What amount of premiums was collected or secured in said state during the year, in cash and notes or credits, without any deduction for losses, dividends, commissions or other expenses? Answer. Cash, \$67,767.14.		

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
UNION MUTUAL LIFE INSURANCE COMPANY.

Organized under the laws of the State of Maine, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.
President, FRED E. RICHARDS. Vice-President, ARTHUR L. BATES.
Secretary, J. FRANK LANG.
[Incorporated, July 17, 1848. Commenced business, October 1, 1849.]
Home office, 396 Congress street, Portland, Me.

CAPITAL STOCK.

(Mutual.)

Amount of net ledger assets, December 31st of previous year....	\$ 7,528,779.82
Extended at.....	\$ 7,528,779.82

INCOME DURING YEAR.

As shown by the books at home office at close of business, December 31st.

First year's premiums (except items 3 and 5), less interest included in deferred premiums and \$628.90 for first year's reinsurance ..	\$ 299,874.12
Renewal premiums (except items 3 and 5), less interest included in deferred premiums and \$1,068.60 for renewal insurance.....	1,213,346.36
Dividends applied by policy-holders to pay running premiums first year premium, renewals (see item 9, disbursements).....	16,585.01
Dividends applied by policy-holders to purchase paid-up additions and annuities, (see item 10, disbursements).....	24,675.41
Surrender values applied to pay running premiums, renewals (see item 12, disbursements)	6,928.58
Surrender values applied to purchase paid-up insurance and annuities (see item 13, disbursements).....	13,766.77
Total premium income.....	\$ 1,575,176.25
Rents from company's property, including \$5,000 for company's use of own buildings.....	\$ 21,273.58
Interest on loans on mortgages of real estate.....	69,630.89
Interest on collateral loans, including premium notes, loans or liens.....	43,060.05
Interest on bonds and dividends on stocks.....	170,116.96
Interest on other debts due the company, and on deposits in banks.....	5,649.89
Discount on claims paid in advance, \$1,337.41; interest on deferred premiums, \$214.49	1,551.90
Total rents and interest.....	\$ 311,283.27
Profit on sale or maturity of securities	68,391.98
From other sources, viz (profit and loss account must be itemized): Collateral loan which had been charged to profit and loss.....	5,030.51
Total income during the year.....	\$ 1,959,882.01
Sum of both amounts.....	\$ 9,488,661.83

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

For death claims, \$605,678.19; additions, \$7,767.81.	\$ 613,446.00
Matured and discounted endowments, \$121,524.13; additions, \$9,273.24.....	130,797.37

Installment death claims..... 2,820.00

Total.....\$ 747,063.37

Total net amount actually paid for losses
and matured and discounted endow-
ments.....

	\$ 747,063.37
Paid to annuitants.....	1,311.34
Premium notes restored by revival, short time notes	14,535.70
Collateral loan on policy notes voided by lapse	809.50
Dividends paid policy-holders	13,683.05
Dividends applied by policy-holders to pay running premiums (see item 3, income).....	16,585.01
Dividends applied by policy-holders to purchase paid-up addi- tions and annuities (see item 4, income.....	24,675.41
Surrender values paid.....	67,782.41
Surrender values applied to pay running premiums (see item 5, income) ..	6,928.58
Surrender values applied to purchase paid-up insurance and an- nuities (see item 6, income).....	13,766.77
(Total paid policy-holders, \$907,141.14.)	
Commissions and bonuses to agents (less commission received on reinsurances), new policies, \$185,915.49; renewal policies, \$79,598.37	265,513.86
Commuting renewal commissions	1,462.58
Salaries and allowances for agencies, including managers, agents and clerks.....	118,863.86
Salaries and all other compensation, officers, \$28,000; home office employes, \$40,154.11.....	68,154.11
Medical examiners' fees.....	34,563.25
Taxes on new premiums, \$4,754.78; renewal premiums, \$15,- 629.62; on reserves, \$2,527.55; municipal licenses, \$3,173.17.	26,085.12
Taxes on real estate....	10,397.26
Insurance department fees and agents' licenses.....	6,738.34
Repairs and expenses (other than taxes) on real estate....	7,149.47
Rent (including \$5,000 for company's use of own buildings).....	29,656.12
Advertising, \$7,436.11; printing and stationery, \$17,723.95; postage, \$6,229.20.....	31,389.26
Legal expenses, \$7,262.59; for furniture, etc., \$2,150.90.....	9,413.49
All other items, viz: Miscellaneous expense, \$11,262.04; travel- ing expenses, \$1,207.98; revenue account, \$6,691.71	19,161.73
(Total miscellaneous expenses, \$619,548.45.)	

Total disbursements.....\$ 1,526,689.59

Balance.....\$ 7,961,972.24

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at
close of business December 31st.

Book value real estate (Schedule A), unincumbered.....	\$ 1,184,741.98
Mortgage loans on real estate (Schedule B), first liens	1,272,791.43
Loans secured by pledge of bonds, stocks or other collateral, per schedule C	633,671.94
Loans made to policy-holders on this company's policies assigned as collateral.....	18,519.96
Premium notes on policies including \$52,082.43 short time notes taken in settlement of premiums in force....	179,633.43
Book value bonds, excluding interest.....	4,589,282.78
Cash in company's office, \$592.74; deposited in bank, \$47,760.39..	48,353.13
Bills receivable, \$13,550.99; agents' debit balances, \$20,576.83 (net)	34,127.82

Cash in transit December 31, 1900 (since received).....	849.77
Total.....	\$ 7,961,972.24
Total net ledger assets, as per balance above.....	\$ 7,961,972.24

NON-LEDGER ASSETS.

Interest due, \$6,919.07 and accrued, \$22,251.42 on mortgages....	\$ 29,170.49
Interest due and accrued on bonds and stocks.....	27,660.86
Interest due, \$1,852.05 and accrued, \$2,631.56 on collateral loans.	4,483.61
Interest due, \$2,766.91 and accrued, \$2,569.00 on premium notes, loans or liens.....	5,335.91
Interest due, \$461.09 and accrued, \$646.69 on other assets.....	1,107.78
Rents due and accrued on company's property or lease.....	475.90—\$ 68,234.55
Market value (not including interest in item 11), of bonds and stocks over book value, as per Schedule D.....	203,660.00

	New business.	Renewals.
Gross premiums unreported on policies outstand- ing December 31st.....	\$ 86,944.34	\$ 87,948.70
Gross deferred premiums on policies outstanding December 31st.....	40,794.85	93,770.89
Totals.....	\$ 127,739.19	\$ 181,719.59
Deduct cost of collection, 20 per cent on "new;" 20 per cent on "renewals".....	25,547.84	36,343.92

Net amount of uncollected and deferred premiums	\$ 102,191.35	\$ 145,375.67—\$ 247,567.02
Other items: Forborne premiums to be deducted in settlement of policy claims included in liabilities, page 3.....		604.19

Gross assets.....	\$ 8,482,038.00
Deduct assets not admitted:	
Agents' debit balances, not secured by bonds.....	\$ 4,422.02
Bills receivable, unsecured, interest.....	14,012.08
Premiums more than three months past due after period of grace, item 18	5,363.10
Total.....	\$ 23,797.20
Total admitted assets	\$ 8,458,240.80

NON-LEDGER LIABILITIES.

As shown by the books at home office at the close of business
December 31st.

Net present value of all the outstanding policies in force on the 31st day of December, 1900, as computed by the company according to the actuaries table of mortality, with four per cent interest	\$ 7,579,391.00
Same for reversionary additions.....	183,860.00
Same for annuities (including those in reduction of premiums)..	6,377.00
Total.. ..	\$ 7,769,628.00
Deduct net values of risks of this company reinsured in other sol- vent companies	3,458.00
Net reserve.....	\$ 7,766,170.00
Present value of amounts not yet due on matured installment policies (face, \$32,497.27).....	24,952.00

Matured endowments due and unpaid.....	\$	12,719.49
Death losses in process of adjustment or adjusted and not due..		42,227.84
Death losses which have been reported and no proofs received..		43,780.09
Gross policy claims	\$	98,727.42
Net policy claims	\$	98,727.42
Unpaid dividends or other profits due policy-holders, including those contingent on payment of outstanding and deferred premiums		4,072.51
Premiums paid in advance.		1,038.83
Any other liability, viz: Unpaid bills, \$1,000.00; Contingent reserve, \$37.00.....		1,037.00
Liabilities on policy-holders' account.....	\$	7,895,997.76
Gross divisible surplus.....		586,040.24
Total.....	\$	8,482,038.00

EXHIBIT OF POLICIES.

The following is a correct statement of the business of the year on policy account as it stood at close of business December 31st, according to home office books.

CLASSIFICATION.	Whole Life Policies.		Endowment Policies.	
	No.	Amount.	No.	Amount.
At end of previous year.....	19,772	\$29,251,434.00	7,017	\$ 10,982,505.00
New policies issued.....	5,895	8,128,959.00	1,868	2,366,508.00
Old policies revived	48	67,000.00	9	9,500.00
Old policies changed and increased.....	23	39,500.00	52	30,770.25
Totals.....	25,688	\$37,486,893.00	8,946	\$ 13,389,283.25
Add policies transfered to Me. and Mass. N.F. law extensions.....				
Totals....	25,688	\$ 37,486,893.00	8,946	\$ 13,389,283.25
Deduct policies ceased:				
By death.....	233	376,590.00	73	162,120.00
By maturity and discount.....			112	122,337.07
By expiry.....				
By surrender	181	296,040.00	101	163,590.00
By lapse	1,956	2,454,944.00	392	443,777.00
By change and decrease.....	16	81,272.00	22	52,601.18
By not being taken.....	740	1,300,658.00	286	404,750.00
Totals.....	3,126	\$ 4,509,504.00	986	\$ 1,349,175.25
By policies transfered to Me. and Mass. N.F. law extensions.....	293	\$ 419,432.00	72	119,767.00
Total terminated.....	3,419	\$ 4,928,936.00	1,058	\$ 1,468,942.25
Outstanding end of year.....	22,269	32,557,957.00	7,888	11,920,341.00
Policies re-insured.....	1	5,000.00		

EXHIBIT OF POLICIES—Continued.

CLASSIFICATION.	All other Policies.		Return pre- miums and reversionary additions.	Total Nos. and Amta.	
	No.	Amount.	Amount.	No.	Amount.
At end of previous year.....	3,051	\$ 5,221,700.00	\$ 599,180.85	29,790	\$ 46,054,819.85
New policies issued.....	194	449,750.00	.....	7,957	10,945,217.30
Old policies revived.....	4	7,000.00	215.31	61	83,715.31
Old pols. changed and increas'd	2	2,000.00	90,609.04	77	162,879.29
Totals.....	3,251	\$ 5,680,450.00	\$ 690,005.20	37,885	\$ 57,246,631.45
Add pol's transf'd to Me, and Mass. N. F. law extensions ..	384	570,199.00	.....	384	570,199.00
Totals.....	3,635	\$ 6,250,649.00	690,005.20	38,269	\$ 57,816,830.45
Deduct policies ceased:					
By death	26	54,000.00	7,741.54	332	600,451.54
By maturity and discount....	.....	.....	9,711.84	112	132,048.01
By expiry	450	816,372.00	.....	450	816,372.00
By surrender.....	5	10,000.00	11,268.23	287	480,898.23
By lapse.....	100	177,500.00	287.15	2,448	3,076,508.15
By change and decrease	39	59,500.00	17,718.67	77	211,091.75
By not being taken.....	14	32,000.00	.....	1,040	1,737,408.00
Totals.....	634	\$ 1,149,372.00	\$ 46,727.43	4,746	\$ 7,054,778.68
By policies transf'd to Me. and Mass. N. F. law extensions ..	19	31,000.00	.....	384	570,199.00
Total terminated.....	653	\$ 1,180,372.00	\$ 46,727.43	5,130	\$ 7,624,977.68
Outstanding end of year.....	2,982	5,070,277.00	643,277.77	33,139	50,191,852.77
Policies re-insured.....	15	110,000.00	.....	16	115,000.00

State here the face value corresponding to the present value, entered in item 5
('by death') above, \$6,927.27
Paid-up insurance included in the final total of item 13 (including return premium and revisionary additions), No. of policies, 2,237; amount, \$1,903,138.43.

MISCELLANEOUS QUESTIONS.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?
Answer. No.
Is there a loading or margin for expenses over the net premiums on all policies according to the actuaries 4 per cent table?
Answer. Yes; except for those policies included in contingent reserve in question 14 of liabilities.
Is any surrender value promised in excess of the actuaries 4 per cent reserve?
Answer. No.
What proportion of premiums on policies issued by the company may be taken in notes, or other form of lien on the policies?
Answer. On first year's premiums, nothing. On renewal premiums, usually about forty per cent on business secured prior to January, 1877.
Is the business of the company conducted upon the mutual, mixed, or strictly proprietary plan.
Answer. Mutual.
What proportion of the profits of the company may be paid to stockholders for use of real or guarantee capital?
Answer. No stockholders.
Does any officer, director or trustee receive any commission on the business of the company?
Answer. No.

BUSINESS IN IOWA DURING THE YEAR.

Number and amount of policies on the lives of citizens of said state in force December 31st of previous year, on which the premiums were received by the company..... 251 \$ 399, 331 95

Number and amount of policies on the lives of citizens of said state issued during the year, on which premiums were received by the company.....	50	76,516.84
Total.....	307	\$ 475,838.79
Deduct number and amount which have ceased to be in force during the year.....	33	55,946.24
Total number and amount of policies paid for and in force in said state December 31st last	214	\$ 419,892.55
Amount of losses and claims on policies in said state unpaid December 31st of previous year.....	1	1,000.00
Amount of losses and claims on policies in said state incurred during the year.....	2	3,500.00
Total.....	3	\$ 4,500.00
Amount of losses and claims on policies in said state settled during the year in cash.....	1	2,500.00
What amount of premiums was collected or secured in said state during the year, in cash and notes or credits, without any deduction for losses, dividends, commissions or other expenses.		
Answer. Cash. \$14,132.51; notes or credits, \$128.00; Total, \$14,260.51.		

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the UNITED STATES LIFE INSURANCE COMPANY IN THE CITY OF NEW YORK.

Organized under the laws of the State of New York, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.
President, GEO. H. BURFORD. First Vice-President, GEO. G. WILLIAMS.
Secretary, A. WHEELWRIGHT. Second Vice-President, C. P. FRALEIGH.
[Incorporated, February 1850. Commenced business, March, 1850.]
Home office, 273, 275 and 277 Broadway, New York.

CAPITAL STOCK.

Amount of capital stock authorized, \$440,000; subscribed for.....	\$ 440,000.00	
Amount of capital paid up in cash.....	440,000.00	
Amount of net ledger assets, December 31st of previous year.....		\$ 7,522,734.60
Extended at.....		\$ 7,522,734.60

INCOME DURING YEAR,

As shown by the books at home office at close of business December 31st.	
First year's premiums (except items 3 and 5), less interest included in deferred premiums, \$9.04 and \$1,218.47 for first year's reinsurance	\$ 182,937.45

Renewal premiums (except items 3 and 5), less interest included in deferred premiums, \$5,-786.19 and \$7,698.02 for renewal insurance ...	995,611.02	
Dividends applied by policy-holders to pay running premiums, first year premium, \$2,052.05; renewals, \$5,953.84 (see item 9, disbursements).....	8,005.89	
Dividends applied by policy-holders to purchase paid-up additions and annuities (see item 10, disbursements)...	2,944.00	
Surrender values applied to purchase paid-up insurance and annuities (see item 13, disbursements).....	31,615.08	
Consideration for annuities (other than matured installment policies)	110,636.00	
Total premium income		\$ 1,331,749.44
Rents from company's property	\$ 34,847.59	
Interest on loans on mortgages of real estate ..	250,002.47	
Interest on collateral loans, including premium notes, loans or liens	25,623.35	
Interest on bonds and dividends on stocks.....	71,135.39	
Interest on other debts due the company, and on deposits in banks.....	1,644.22	
Interest on deferred premiums.....	5,795.23	
Total rents and interest.....		\$ 389,048.25
Profit on sale or maturity of securities.....		6,919.22
From other sources, viz: Profit and loss (sale of safes).....		215.79
Total income during the year.....		\$ 1,727,932.70
Sum of both amounts.....		\$ 9,250,667.30

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business, December 31st.

For death claims, \$507,499.08; additions, \$5,429.37.	\$ 512,928.45	
Matured endowments, \$69,097; additions, \$761...	69,858.00	
Installment death claims.....	24,588.34	
Total.....	\$ 607,374.79	
Deduct amount received from other companies for claims on policies of this company reinsured.....	5,000.00	
Total net amount actually paid for losses and matured endowments		\$ 602,374.79
Paid annuitants.....		17,922.07
Premium notes voided by lapse, less \$1,890.03 restored by revival		10,931.93
Dividends paid policy-holders, less \$2,220 received for dividends on reinsurances		77,794.43
Dividends applied by policy-holders to pay running premiums (see item 3, income).....		8,005.89
Dividends applied by policy-holders to purchase paid-up additions and annuities (see item 4, income).....		2,944.00

Surrender values paid.....	122,213.63
Surrender values applied to purchase paid-up insurance and annuities (see item 6, income)....	31,615.08
(Total paid policy holders, \$873,801.82.)	
Paid stockholders for interest.....	30,800.00
Commissions and bonuses to agents (less commission received on re-insurances), new policies, \$106,485.95; renewal policies, \$72,515.55; on annuities, \$5,653.17.....	184,654.67
Salaries and allowances for agencies, including managers, agents and clerks.....	94,312.47
Salaries and all other compensation, officers, \$36,700.00; home office employes, \$30,693.33.....	67,393.33
Medical examiners' fees.....	20,701.13
Taxes on new premiums, \$2,591.27; renewal premiums, \$7,820.24; on reserves, \$1,418.56; municipal licenses, \$1,154.86; internal revenue, \$3,245.06.....	16,229.99
Taxes on real estate.....	8,798.58
Insurance department fees and agents' licenses.....	3,297.58
Repairs and expenses (other than taxes) on real estate.....	11,581.53
Rent	33,395.62
Advertising, \$17,876.07; printing and stationery, \$4,939.77; postage, etc., \$7,842.27.....	30,658.11
Legal expenses, \$16,554.87; for furniture, etc., \$20,857.98.....	37,412.85
Losses on sale or maturity of securities,	2,952.55
All other items, viz.: Directors fees, \$5,270.00; traveling expenses, \$542.02; profit and loss (ledger balance), \$912.58....	6,724.60
(Total miscellaneous expenses, \$548,913.01.)	
Total disbursements.....	\$ 1,422,714.83
Balance.....	\$ 7,827,952.47

LEDGER ASSETS

As per ledger accounts shown by the books at home office at close of business, December 31st.

Book value real estate (Schedule A), unincumbered	\$ 599,016.08
Mortgage loans on real estate (Schedule B), first liens.	4,959,430.00
Loans secured by pledge of bonds, stocks or other collateral, per Schedule C	9,145.58
Loans made to policy-holders on this company's policies assigned as collateral.....	424,873.80
Premium notes on policies in force, of which \$12,691.00 is for first year's premiums	132,888.73
Book value bonds, excluding interest, \$1,362,866.40; stocks, \$60,359.37 (Schedule D).....	1,423,225.77
Cash in company's office, \$1,426.53; deposited in bank, \$265,172.52	266,599.05
Bills receivable, \$3,610.00; agents' debit balances, \$9,163.46 (secured)....	12,773.46
Total.....	\$ 7,827,952.47
Total net ledger assets, as per balance above.....	\$ 7,827,952.47

NON-LEDGER ASSETS.

Interest due, \$5,581.93, and accrued, \$46,574.25 on mortgages....	\$ 52,156.18
Interest due and accrued on bonds and stocks.....	18,195.04

Interest due and accrued on collateral loans.....	190.06		
Interest due, \$3,713.31, and accrued, \$16,099.32, on premium notes, loans or liens.....	19,812.63		
Interest due and accrued on other assets.....	296.31—\$	90,652.22	
Market value of real estate, over book value, as per Schedule A.	53,583.92		
Market value (not including interest, in item 11,) of bonds and stocks over book value, as per Schedule D.....	220,273.82—\$	273,857.74	
	New business	Renewals	
Gross premiums, not more than three months due after period of grace, unreported on policies outstanding December 31st	\$ 61,930.58	\$ 99,401.19	
Gross deferred premiums on policies outstanding December 31st.....	113.02	59,904.66	
Totals.....	\$ 62,043.60	\$ 159,305.85	
Deduct cost of collection, 50 per cent on "new" and 6 per cent on renewals, "	31,021.80	9,176.53	
Net amount of uncollected and deferred premiums.....	\$ 31,021.80	\$ 150,129.32—\$	151,151.12
Gross assets			\$ 8,373,611.55
The renewal column includes \$6,363.60 of premiums which is free of all cost of collection.			

NON-LEDGER LIABILITIES.

As shown by the books at home office at the close of business December 31st.

Net present value of all the outstanding policies in force on the 31st day of December, 1900, as computed by the company according to the actuaries' table of mortality, with four per cent interest	\$ 7,306,428.00		
Same for reversionary additions	112,132.00		
Same for annuities (including those in reduction of premiums)	244,303.00		
Total.....	\$ 7,662,863.00		
Deduct net value of risks of this company re-insured in other solvent companies.....	51,928.00		
Net reserve		\$ 7,610,935.00	
Present value of amounts not yet due on matured installment policies (face, \$45,000)		30,165.00	
Matured endowments due and unpaid	1,427.00		
Death losses in process of adjustment or adjusted and not due..	23,393.33		
Death losses which have been reported and no proofs received..	54,735.00		
Death losses and other policy claims resisted by the company, not yet outlawed.....	5,000.00		
Net policy claims.....		\$ 84,555.33	
Unpaid dividends or other profits due policy-holders, including those contingent on payment of outstanding and deferred premiums		5,522.20	
Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, medical and legal fees, etc., due or accrued.....		1,659.21	
Premiums paid in advance.....		6,488.41	
Surrender values claimable on policies canceled whose reserves are not included in item 1.....		1,272.00	
Any other liability, viz.: cost of collection of part premium notes.		8,985.40	
Liabilities on policy-holders' account.....		\$ 7,749,831.61	
Gross divisible surplus.....	\$ 183,729.94		
Capital stock paid up.....	440,000.00	623,729.94	
Total.....		\$ 8,373,611.55	

EXHIBIT OF POLICIES.

The following is a correct statement of the business of the year on policy account as it stood at close of business December 31st, according to home office books:

CLASSIFICATION.	WHOLE LIFE POLICIES.		ENDOWMENT POLICIES.	
	No.	Amount.	No.	Amount.
An end of previous year.....	11,934	\$ 23,435,498	1,947	\$ 3,749,965
New policies issued.....	2,340	4,772,245	620	982,990
Old policies revived	45	81,000	6	20,000
Old changed and increased.	25	59,500	11	22,000
Totals	14,344	\$ 28,348,243	2,584	\$ 4,774,955
Deduct ceased:				
By death.....	230	411,810	20	24,435
By maturity.....			40	64,860
By expiry				
By surrender	169	411,500	23	58,270
By lapse.....	828	1,699,400	131	292,700
By change and decrease	12	87,500	8	40,500
By not being taken.....	392	818,500	116	191,000
Total terminated	1,631	\$ 3,428,710	338	\$ 671,765
(b) Outstanding end of year	12,713	24,919,533	2,246	4,103,190
Policies reinsured				

EXHIBIT OF POLICIES—Continued.

CLASSIFICATION.	ALL OTHER POLICIES.		RET'NP'MS AND REVERSIONARY ADDITIONS.	TOTAL NUMBERS AND AMOUNTS.	
	No.	Amount.	Amount.	No.	Amount.
At end of previous year	4,379	\$ 11,995,263	\$ 175,201	18,260	\$ 39,355,927
New policies issued....	490	1,379,409		3,450	7,134,644
Old policies revived.	43	135,500		94	236,500
Old changed and increased ..	5	20,500		41	102,000
Totals	4,917	\$ 13,530,672	\$ 175,201	21,845	\$ 46,829,071
Deduct ceased:					
By death	36	137,500	5,429	286	579,174
By maturity			761	40	65,621
By expiry	348	915,800		348	915,800
By surrender.....	13	75,000	2,668	205	547,438
By lapse	419	1,194,000	2,241	1,378	3,188,341
By change and decrease.....	18	51,500		38	179,500
By not being taken	69	167,075		577	1,176,575
Total terminated.....	903	\$ 2,511,375	\$ 11,099	2,872	\$ 6,652,449
(b) Outstanding end of year...	4,014	10,989,797	164,102	18,973	40,176,622
Policies reinsured				37	282,875

(b) Paid-up insurance included in the final total of item 13 (including return premium and reversionary additions), number of policies, 3,286; amount, \$4,301,932.

MISCELLANEOUS QUESTIONS.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?

Answer. No.

Is there a loading or margin for expenses over the net premium on all policies according to the actuaries' 4 per cent table?

Answer. Yes

Is any surrender value promised in excess of the actuaries' four per cent reserve?

Answer. No.

What proportion of premiums on policies issued by the company may be taken in notes, or other form of lien, on the policies?

Answer. No contract stipulation; at option of company only.

Is the business of the company conducted upon the mutual, mixed, or strictly proprietary plan?

Answer. Mutual; all profits belong to policy-holders.

What proportion of the profits of the company may be paid to stockholders for use of real or guarantee capital?

Answer. No profit; stockholders may receive interest not to exceed 7 per cent per annum.

Does any officer, director or trustee receive any commission on the business of the company?

Answer. No.

BUSINESS IN IOWA DURING THE SAID YEAR.

	No.	Amount.
Number and amount of policies on the lives of citizens of said state in force December 31st of previous year, on which the premiums were received by the company	449	\$ 8,408.20
Number and amount of policies on the lives of citizens of said state issued during the year, on which premiums were received by the company..	69	159,950
Total	518	\$ 1,000,770
Deduct number and amount which have ceased to be in force during the year	127	261,855
Total number and amount of policies paid for and in force in said state December 31st, last.....	391	\$ 738,915
	No.	Amount.
Amount of losses and claims of policies in said state incurred during the year.....	2	6,120
Amount of losses and claims on policies in said state settled during the year, in cash, \$6,120.....	2	6,120

What amount of premiums was collected or secured during the year, in cash and notes, or credits, without any deduction for losses, dividends, commissions, or other expenses?

Answer. Cash, \$21,249.86.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
WASHINGTON LIFE INSURANCE COMPANY.

Organized under the laws of the State of New York, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, W. A. BREWER, JR.

First Vice-President, E. S. FRENCH.

Secretary, GRAHAM H. BREWER.

Second Vice-President, CYRUS MUNN.

[Incorporated, January, 1860.

Commenced business, February 2, 1860.]

Home office, 141 Broadway, New York, N. Y.

CAPITAL STOCK.

Amount of capital stock authorized, \$125,000.00;	
subscribed for	\$ 125,000.00
Amount of capital paid-up in cash.....	125,000.00
Amount of net ledger assets, December 31st of previous year.....	\$ 15,186,653.08
Extended at	\$ 15,186,653.08

INCOME DURING YEAR.

As shown by the books at home office at close of
business December 31st.

First year's premiums.....\$	478,858.48	
Renewal premiums.....	1,663,119.05	
Dividends applied by policy-holders to pay running premiums, first year premium, renewals (see item 9, disbursements).....	75,674.37	
Dividends applied by policy-holders to purchase paid-up additions and annuities (see item 10, disbursements).....	126,457.00	
Surrender value applied to purchase paid-up insurance and annuities (see item 13, disbursements)	84,079.77	
Consideration for annuities (other than matured installment policies)	60,628.78	
	<hr/>	
Total premium income		\$ 2,488,817.45
Rents from company's property, including \$53,900.00 for company's use of own buildings....\$	277,836.12	
Interest on loans on mortgages of real estate	385,500.12	
Interest on collateral loans, including premium notes, loans or liens.....	67,362.11	
Interest on bonds and dividends on stocks	28,053.54	
Interest on other debts due the company, and on deposits in banks.....	4,143.95	
Discounts on claims paid in advance.....	6,921.62	
	<hr/>	
Total rents and interest.....		\$ 769,817.46
Profit on sale or maturity of securities.....		1,860.83
		<hr/>
Total income during the year.		\$ 3,260,495.74
		<hr/>
Sum of both amounts.....		\$18,417,148.82

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of
business December 31st.

For death claims, \$915,114; additions, \$26,618.84; \$	941,732.84
Matured endowments, \$519,882; additions, \$34,256.28.....	554,138.28
	<hr/>
Total	\$ 1,495,871.12
	<hr/>
Total net amount actually paid for losses and matured endowments.....	\$ 1,495,871.12
Paid to annuitants	27,925.43
Return premiums.....	3,388.87
Dividends applied by policy-holders to pay running premiums (see item 3, income)	75,674.37
Dividends applied by policy-holders to purchase paid-up additions and annuities (see item 4, income).....	126,457.00
Surrender values paid.	100,320.41
Surrender values applied to purchase paid-up insurance and annuities (see item 6, income).....	84,079.77
(Total paid policy-holders, \$1,913,716.97.)	
Paid stockholders for interest or dividends (amount declared during the year).....	8,750.00

Commissions and bonuses to agents (less commission received on reinsurances), new policies, \$261,466.71; renewal policies, \$103,485.41; on annuities, \$2,934.52.....	367,886.64
Commuting renewal commissions	54,310.52
Salaries and allowances for agencies, including managers, agents and clerks.....	141,551.81
Salaries and all other compensation.....	115,723.13
Medical examiners' fees, \$40,624.93; inspection of risks, \$26,764.91.....	67,389.84
Taxes on premiums, \$17,765.34; on franchise, \$85.00; on reserves, \$2,696.90; municipal licenses, \$7,660.80; internal revenue, \$11,214.71	39,422.75
Taxes on real estate.....	38,941.58
Insurance department fees and agents' licenses.....	2,593.87
Repairs and expenses (other than taxes) on real estate.....	50,888.66
Rent, including \$53,900 for company's use of own buildings.	76,965.90
Advertising, \$6,877.76; printing and stationery, \$12,164.36; postage and exchange, \$13,160.26	32,202.38
All other items, viz: Interest, 5,174.54; office expenses, \$19,112.85; profit and loss, \$315.97.	24,703.36
Total disbursements.....	\$ 2,935,047.41
Balance	\$15,512,101.41
(Total miscellaneous expenses, \$1,021,330.44.)	

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value real estate (Schedule A), unincumbered.....	\$ 5,471,170.72
Mortgage loans on real estate (Schedule B), first liens.....	7,688,200.00
Loans made to policy-holders on this company's policies assigned as collateral.....	1,142,154.60
Book value bonds, excluding interest.	683,013.08
Cash in company's office, \$51,954.99; deposited in bank, \$441,667	493,621.99
Agents' debit balances.....	25,055.00
Office furniture.....	8,886.02
Total.....	\$15,512,101.41
Total net ledger assets, as per balance above.....	\$15,512,101.41

NON-LEDGER ASSETS.

Interest due, \$15,000.00, and accrued, \$73,960.44, on mortgages,	\$ 88,960.44	
Interest due and accrued on bonds and stocks	3,195.84	
Interest due, \$7,801.69 and accrued, \$16,076.70 on collateral loans	23,878.39	
Interest due and accrued on other assets.....	8,298.67	
Rents due, \$862.00, and accrued, \$10,262.50, on company's property or lease.....	11,124.50	135,457.84
Market value of real estate, over book value, as per Schedule A.	241,079.28	
Market value (not including interest, in item 11,) of bonds and stocks over book value, as per Schedule D.....		241,079.28
New business. Renewals.		
Gross premiums, not more than three months due after period of grace, unreported on policies outstanding December 31st.....	\$ 91,959.63	\$ 66,056.03
Gross deferred premiums on policies outstanding December 31st.....	49,409.62	176,763.73
Totals	\$ 141,369.25	\$ 242,819.76

Deduct cost of collection, 54.6 per cent on "new;"			
6 per cent on "renewals"	77,187.61	14,569.19	
Net amount of uncollected and deferred pre-			
miums.....	\$ 64,181.64	\$ 228,250.57—\$	292,432.21
Gross assets.....			\$16,181,070.74
Deduct assets not admitted:			
Supplies, printed matter, stationery, furniture, fixtures, safes,			
etc.....	\$	8,886.02	
Agent's debt balances, not secured by bonds.....		25,055.00	
Depreciation in ledger assets to bring same to market value:			
bonds and stocks.....		2,696.25	
Total.....			36,637.27
Total admitted assets.....			\$16,144,433.47

NON-LEDGER LIABILITIES.

As shown by the books at home office at the close of business
December 31st.

Net present value of all the outstanding policies in force on the 31st day of December, 1900, as computed by the company according to the actuaries table of mortality, with 4 per cent interest.....	\$ 14,517,539.00	
Same for reversionary additions	532,418.00	
Same for annuities (including those in reduction of premiums) ..	205,064.00	
Total.....	\$ 15,255,021.00	
Net reserve		\$ 15,255,021.00
Matured endowments due and unpaid	27,397.85	
Death losses in process of adjustment or adjusted and not due..	45,355.80	
Death losses which have been reported and no proofs received..	54,053.90	
Gross policy claims.		\$ 126,807.55
Net policy claims..		\$ 126,807.55
Premiums paid in advance		7,720.48
Liabilities on policy-holders' account		\$ 15,389,549.03
Gross divisible surplus.....	\$ 791,521.71	
Capital stock paid up	125,000.00	
Total....		\$16,181,070.74

EXHIBIT OF INDUSTRIAL POLICIES.

The following is a correct statement of the number and amount of policies, including additions, in force at the end of the previous year, and of the policies issued, revised or increased and of those which have ceased to be in force during the year, and of those in force at the end of the year:

CLASSIFICATION.	Whole Life Policies.		Endowment Policies.	
	No.	Amount.	No.	Amount.
Policies and additions in force at end of previous year	19,263	\$ 39,255,335	9,206	\$ 17,346,534
New policies issued	4,833	12,640,765	1,786	3,458,106
Old policies revived	323	834,680	156	362,659
Additions by dividends .....	.....	.....	.....	.....
Total	24,419	\$ 52,730,780	11,148	\$ 21,167,299
Deduct policies ceased to be in force:				
By death	304	677,557	102	248,580
By maturity (endowment) .....	.....	.....	244	476,211
By discount (endowment) .....	.....	.....	50	107,963
By surrender	311	559,148	152	305,506
By lapse	2,332	6,353,781	725	1,321,102
Not taken	793	2,555,593	445	986,945
Total terminated	3,740	\$ 10,146,079	1,718	\$ 3,446,310
Net numbers and amounts in force at the end of the year	20,679	42,584,701	9,430	\$ 17,720,989

EXHIBIT OF INDUSTRIAL POLICIES—Continued.

CLASSIFICATION.	Annuities.	Reversionary Additions.	Total Nos. and Amounts.	
	No.	Amount.	No.	Amount.
Policies and additions in force at end of previous year	65	\$ 796,703	28,534	\$ 57,398,572
New policies issued	8	.....	6,627	16,098,871
Old policies revived .....	.....	7,028	479	1,204,367
Additions by dividends .....	.....	163,701	.....	163,701
Total	73	\$ 967,432	35,640	\$ 74,865,511
Deduct policies ceased to be in force:				
By death	3	32,635	409	958,772
By maturity (endowment) .....	.....	32,174	244	508,345
By discount (endowment) .....	.....	2,674	50	110,637
By surrender .....	.....	112,511	463	977,165
By lapse .....	.....	2,569	3,057	7,677,452
Not taken .....	.....	6,870	1,238	3,549,411
Total terminated	3	\$ 189,433	5,461	\$ 13,781,822
Net numbers and amounts in force at the end of the year	70	777,999	30,179	61,083,689

MISCELLANEOUS QUESTIONS.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?

Answer. No.

Is there a loading or margin for expenses over the net premium on all policies according to the actuaries 4 per cent table?

Answer. Yes.

Is any surrender value promised in excess of the actuaries 4 per cent reserve?

Answer. Yes.

If so, what amount thereof has been included in liabilities and where?

Answer. Amount not known but included in valuation by New York Insurance Department.

What proportion of premiums on policies issued by the company may be taken in notes, or other form of lien on the policies?

Answer. None.

Is the business of the company conducted upon the mutual, mixed, or strictly proprietary plan?

Answer. Mutual.

What proportion of the profits of the company may be paid to stockholders for use of real or guarantee capital?

Answer. Seven per cent interest on capital stock.

Does any officer, director or trustee receive any commission on the business of the company.

Answer. No.

BUSINESS IN IOWA DURING THE SAID YEAR.

Number and amount of policies on the lives of citizens of said state in force December 31st of previous year, on which the premiums were received by the company.....	No.	Amount.
	697	\$ 895,642.00
Number and amount of policies on the lives of citizens of said state issued during the year, on which premiums were received by the company...	126	190,150.00
Total .	823	\$ 1,085,792.00
Deduct number and amount which have ceased to be in force during the year	98	135,873.00
Total number and amount of policies paid for and in force in said state December 31st, last.....	725	\$ 949,919.00
Amount of losses and claims on policies in said state settled during the year.....	22	28,741.60
Total	22	\$ 28,741.60
Amount of losses and claims on policies in said state incurred during the year, in cash.....	22	28,741.60

What amount of premiums was collected or secured in said state incurred the year, in cash and notes or credits, without any deduction for losses, dividends, commissions or other expenses?

Answer. Cash, \$31,521.85.

TABLE

Showing business done in Iowa during the year 1900

Aetna { Life	Hartford, Conn {	2.	189	2,422	3,010
Accident	Lincoln, Neb.....	...	11	115	6, 100
Bankers	Des Moines, Iowa.	...	251	1,003	1,151
Central Life Assurance Society of the U. S	Des Moines, Iowa	1.	414	2,015	1,024
Chicago	Hartford, Conn	2.	90	2,234	4,207
Connecticut Mutual	Los Angeles, Cal.	...	...	...	...
Conservative	Des Moines, Iowa	6.	2,535	6,043	9,762
Des Moines	Des Moines, Iowa	3.	217	4,377	5,100
Equitable	New York, N. Y.	4.	331	4,410	9,025
Equitable Life Assurance Soc. of the U. S.	Philadelphia, Pa.	...	80	457	910
Fidelity Mutual	New York, N. Y.	...	30	434	442
Germania	Hartford, Conn.	...	82	540	1,243
Hartford	New York, N. Y.	...	50	256	311
Home	Chicago, Ill.....	...	47	106	228
Illinois	New York, N. Y.	...	15	285	340
Manhattan	Springfield, Mass	...	83	496	1,010
Massachusetts Mutual	New York, N. Y.	...	351	803	304
Metropolitan { Life	New York, N. Y. {	26.	14,658	30,748	3,614
Industrial	Detroit, Mich.....	1.	128	1,064	1,480
Michigan Mutual	New York, N. Y.	10.	695	11,821	20,714
Mutual	Newark, N. J.	2.	139	2,628	4,735
Mutual Benefit	Des Moines, Iowa.	...	32	307	...
Mutual Life and Trust Company	Montpelier, Vt....	...	85	753	1,016
National	Des Moines, Iowa.	1.	689	3,812	740
National Life and Trust	Washington D. C.	...	580	370	1,800
National of the United States of America..	New York, N. Y.	12.	970	13,644	20,671
New York	Des Moines, Iowa	4.	1,698	5,005	1,125
Northwestern Life and Savings	Milwaukee, Wis.	13.	717	14,186	22,302
Northwestern Mutual	San Francisco, Cal	...	65	259	243
Pacific Mutual { Life	Philadelphia, Pa.	1.	95	2,173	2,857
Accident	Hartford, Conn.	...	167	790	760
Penn Mutual	Philadelphia, Pa.	...	34	353	671
Phoenix Mutual	New York, N. Y.	...	51	334	802
Provident Life and Trust	Newark, N. J.	10.	228	682	623
Provident Savings Life Assurance Society..	Davenport, Iowa.	1.	6,747	13,552	1,141
Prudential { Life	Des Moines, Iowa	1.	199	1,383	1,540
Industrial	Binghamton, N. Y.	1.	174	1,595	2,072
Register Life and Annuity	Philadelphia, Pa.	...	51	304	604
Royal Union Mutual	Hartford, Conn.	2.	35	235	461
Security Mutual	Cincinnati, Ohio..	1.	3,570	2,082	7,114
Security Trust and Life	Portland, Me.	...	175	1,472	1,902
Travelers { Life	New York, N. Y.	...	33	274	302
Accident	New York, N. Y.	...	127	391	840
Union Central	New York, N. Y.	...	98	725	840
Union Mutual					
United States					
Washington					
Total		120.	27,022	176,821	\$120,720

No. I.

Compiled from companies' annual statements.

AMOUNT OF INSURANCE.			PREMIUMS RECEIVED.			Losses incurred.	Losses paid.	Percentage of losses incurred to prem. rec'd.
Write'n during 1900	Terminated during 1900.	In force December 31, 1900.	CASH.	NOTES.	TOTAL.			
\$ 811,455	\$ 389,907	\$ 4,032,051	\$ 121,298.72	\$ 394.81	\$ 121,693.53	\$ 46,334.00	\$ 43,962.87	.38
7,465,700	3,699,400	3,766,300	23,129.67	.....	23,129.67	11,543.39	9,108.40	.477
261,500	21,000	301,000	8,745.16	.....	8,745.16	1,000.00	1,000.00	.125
1,075,800	373,146	1,863,654	60,603.90	.....	60,603.90	150.00	150.00	.....
1,196,935	564,500	2,556,535	48,052.69	.....	48,052.69	19,500.00	22,500.00	.395
249,000	151,532	4,194,707	86,975.24	.....	86,975.24	56,874.00	56,874.00	.651
2,957,050	3,936,000	8,783,800	126,614.30	.....	126,614.30	84,000.00	84,134.00	.666
998,072	315,523	5,881,612	173,152.12	.....	173,152.12	34,596.58	32,093.58	.196
485,804	807,688	8,716,910	261,775.02	.....	261,775.02	149,700.00	149,231.00	.57
222,500	156,748	976,225	23,333.07	683.24	24,016.31	5,028.61	28.61	.204
241,625	46,550	637,579	23,223.30	.....	23,223.30	4,117.93	3,013.13	.174
6,000	163,000	1,086,000	35,643.14	.....	35,643.14	40,000.00	23,000.00	1.143
132,030	71,404	372,541	14,644.69	1,020.96	15,665.65	7,000.00	8,000.00	.466
20,500	74,500	174,000	3,935.42	.....	3,935.42	9,000.00	13,000.00	2.287
20,000	18,828	350,416	11,537.76	.....	11,537.76	2,838.00	2,838.00	.181
56,500	162,482	913,159	30,883.76	439.99	31,323.75	13,550.00	13,550.00	.419
456,712	232,582	618,839	23,040.09	.....	23,040.09	2,515.06	515.06	.086
3,090,304	2,461,597	4,243,577	128,237.82	.....	128,237.82	20,338.00	20,163.25	.156
236,003	196,143	1,460,814	44,028.48	5,572.10	49,600.58	3,500.00	3,500.00	.06
2,837,788	1,300,523	22,253,197	560,435.48	.....	560,435.48	166,472.00	166,472.00	.296
507,886	283,956	4,959,407	155,098.21	.....	155,098.21	83,912.00	82,702.00	.535
204,725	22,955	181,770	22,166.98	2,193.94	24,360.92	.....	.....	.....
324,642	131,600	1,229,638	40,446.87	3,545.34	43,992.21	4,071.62	4,071.62	.09
1,997,310	425,800	2,312,310	189,918.86	55,543.81	245,462.67	8,700.00	1,440.00	.03
174,389	1,154,587	909,905	24,307.73	93.77	24,401.50	6,492.00	12,156.77	.25
3,525,160	1,557,543	22,639,395	683,446.67	.....	683,446.67	140,517.43	133,493.33	.20
720,435	444,637	1,407,268	258,662.67	30,027.38	288,690.05	5,150.00	5,150.00	.02
2,544,148	1,158,196	23,784,834	841,817.35	3,915.63	845,732.98	204,206.07	205,854.07	.24
175,966	79,000	340,091	11,199.38	.....	11,199.38	4,599.00	2,599.00	.363
2,056,500	830,700	1,225,800	6,207.43	.....	6,207.43	2,961.82	2,961.82	.46
1,277,500	182,000	3,932,750	123,574.62	4,432.47	128,007.09	20,480.00	18,480.00	.156
452,761	206,774	1,035,216	34,597.12	2,267.51	36,864.63	16,734.00	15,734.00	.44
74,072	65,030	680,750	22,066.34	.....	22,066.34	7,000.00	7,000.00	.318
127,707	104,378	826,220	23,642.36	1,809.85	25,452.21	16,000.00	16,000.00	.64
351,627	221,528	753,541	26,314.93	23.62	26,338.55	3,000.00	2,000.00	.115
1,175,023	806,916	1,509,450	53,622.53	.....	53,622.53	8,015.86	8,102.40	.132
420,638	240,771	1,769,594	57,084.74	.....	57,084.74	4,200.30	4,200.30	.07
494,938	295,500	2,271,840	63,255.55	6,892.45	70,148.00	17,000.00	16,000.00	.242
18,032	9,000	71,575	1,298.18	.....	1,298.18	.....	.....	.....
85,955	60,220	103,945	3,760.51	50.80	3,811.31	3,000.00	3,000.00	.787
140,384	65,650	635,978	11,960.00	.....	11,960.00	4,638.95	3,488.95	.386
12,990,550	12,593,363	7,511,602	52,627.10	.....	52,627.10	13,129.04	13,129.04	.25
510,835	262,755	2,150,371	67,767.14	.....	67,767.14	8,883.00	6,927.00	.117
76,517	55,946	419,892	14,132.51	128.00	14,260.51	3,500.00	2,500.00	.243
159,950	261,855	738,915	21,249.86	.....	21,249.86	6,120.00	6,120.00	.287
190,150	135,873	949,919	31,521.85	.....	31,521.85	28,741.60	28,741.60	.903
\$53,605,078	\$36,799,586	\$157,534,892	\$4,651,037.32	\$119,035.67	\$4,770,072.99	\$1,290,110.26	\$1,254,985.80	.272

No. 2.

ance Companies which did business in Iowa during the year ending Decem-
companies' annual statements.

Net surplus.	Income.	Expenditures.	Risks written dur- ing the year.	Premiums received in cash.	Losses paid.	Per cent. of losses paid to premiums received.
\$ 3,315,209.40	\$ 9,504,636.63	\$ 6,924,869.52	\$ 38,832,178	\$ 7,151,216.06	\$ 3,681,267.97	.52
.....	1,106,408.53	1,008,214.58	339,017,183	1,132,087.33	453,571.89	.40
31,894.99	159,080.12	124,111.85	2,169,978	137,626.85	38,361.80	.278
22,656.95	62,023.42	40,341.63	1,075,800	60,603.90	150.00	.003
25,018.63	66,727.76	42,645.69	1,162,935	48,052.69	18,688.24	.384
7,191,348.44	8,046,743.33	8,084,599.97	10,150,748	5,086,064.36	4,816,995.10	.947
.....	41,727.96	19,332.78	3,193,295	17,376.11	6,000.00	.40
124,354.37	308,518.91	271,497.84	2,679,400	273,837.34	140,660.98	.512
387,938.95	593,857.32	290,000.17	2,839,579	465,758.04	71,386.47	.152
65,612,986.87	58,007,130.98	36,499,126.51	202,693,601	45,319,138.69	16,907,613.01	.373
622,321.28	2,333,161.92	1,863,473.22	19,086,146	2,168,965.31	934,957.47	.43
3,238,016.92	4,710,790.00	3,452,397.54	9,586,928	3,441,037.84	1,907,648.68	.553
380,186.71	2,344,205.33	2,558,424.38	11,717,951	2,200,459.86	1,652,606.88	.75
1,157,588.30	2,588,303.92	1,720,254.27	10,723,227	2,029,802.18	660,832.37	.325
19,607.85	331,559.39	215,616.21	4,065,500	216,593.04	87,177.05	.403
1,409,042.39	2,789,802.19	2,300,295.86	10,813,400	1,961,691.65	1,242,598.65	.603
2,324,635.51	5,802,842.78	3,660,628.26	22,353,050	4,730,207.64	1,513,609.50	.319
6,744,431.91	33,803,256.86	23,739,757.12	347,048,808	31,210,355.51	9,799,124.21	.314
163,368.89	1,557,041.57	1,054,092.04	8,361,524	1,178,171.57	438,850.93	.371
2,440,000.00	60,582,802.31	39,446,613.51	172,758,621	47,211,171.38	18,874,292.50	.399
6,125,364.91	13,933,373.91	10,472,007.50	31,895,892	10,411,362.11	5,005,019.80	.48
.....	30,673.11	21,855.55	241,725	25,456.98	.....	.....
2,001,064.89	4,756,953.96	2,816,845.97	18,703,914	3,890,013.30	989,626.38	.251
10,633.10	345,770.16	180,797.38	2,514,160	341,237.38	1,440.00	.003
954,805.92	442,145.29	435,186.94	4,070,849	338,627.50	139,942.69	.41
41,706,174.17	58,914,518.79	35,126,362.94	232,388,255	48,758,578.13	15,530,568.47	.318
71,162.71	433,753.46	254,662.84	1,358,847	421,126.24	5,425.00	.001
5,566,652.64	27,160,804.17	14,323,414.46	61,493,256	20,934,757.36	5,448,598.63	.26
127,539.44	1,553,473.88	1,438,052.93	10,013,436	876,973.49	330,208.13	.375
.....	478,761.85	366,132.67	15,671,234	497,548.03	81,768.45	.16
3,214,491.72	10,935,981.50	6,707,723.49	46,874,204	8,821,538.65	2,805,388.19	.319
567,784.93	3,204,212.81	2,261,462.75	14,924,155	2,542,092.80	989,163.64	.389
5,291,084.40	7,242,104.29	4,459,283.09	13,145,281	5,294,148.23	2,326,475.03	.439
379,487.83	3,567,997.39	2,877,035.98	33,000,226	3,421,058.59	1,312,525.01	.384
4,410,131.92	24,306,393.55	18,177,554.95	224,601,035	22,559,353.66	6,226,425.71	.276
29,563.87	60,047.30	35,647.60	420,638	57,084.74	4,200.30	.07
54,680.70	462,155.90	298,117.00	3,851,440	320,908.59	88,555.46	.275
645,666.46	820,781.09	633,339.01	7,306,274	777,579.37	333,530.76	.443
82,983.85	860,710.90	785,354.17	7,132,064	680,969.57	274,037.64	.403
3,543,126.81	8,184,830.16	5,548,453.19	18,501,577	3,319,307.90	1,367,288.25	.40
.....	.....	.....	634,122,551	3,455,092.56	1,378,256.64	.312
3,386,350.13	6,289,268.86	3,577,521.24	32,302,156	4,842,779.69	1,484,608.34	.306
586,040.24	1,959,882.01	1,526,689.59	10,945,217	1,575,176.25	747,063.37	.474
183,729.94	1,727,932.70	1,422,714.83	7,134,644	1,331,749.44	602,374.79	.452
791,521.71	3,260,495.74	2,935,047.31	16,098,871	2,488,817.45	1,495,871.12	.61
\$ 174,940,663.60	\$ 275,673,641.71	\$ 240,907,556.40	\$ 2,670,041,753	\$ 201,023,555.26	\$ 12,213,755.50	.369

TABLE

Showing the number and amount of policies in force December 31, 1899, and during 1900, and manner of termina

NAME AND LOCATION OF COMPANY.	POLICIES IN FORCE DEC. 31, 1899.	
	Number.	Amount
Ætna, Connecticut { Life.....	100,271	\$ 168,449.79
{ Accident		135,807.47
Bankers Life, Nebraska	2,145	3,912.61
Central Life Assurance Society of the U. S., Iowa.....	730	1,161.00
Chicago Life, Iowa.....	1,475	1,924.10
Connecticut Mutual Life, Connecticut.....	67,649	160,432.48
Conservative, California.....		
Des Moines Life, Iowa	10,143	14,636.25
Equitable Life, Iowa	7,988	11,246.27
Equitable Life Assurance Society of U. S., New York.....	347,607	1,054,416.42
Fidelity Mutual Life, Pa.....	35,226	77,182.94
Germania Life, New York	47,380	78,392.44
Hartford Life, Connecticut.....	39,637	78,943.23
Home Life, New York.....	26,262	49,258.67
Illinois Life, Illinois.....	4,614	8,401.00
Manhattan Life, New York ..	26,434	57,989.51
Massachusetts Mutual Life, Massachusetts	51,730	123,980.43
Metropolitan, New York { Life.....	124,948	111,901.83
{ Industrial.....	4,855,756	688,629.17
Michigan Mutual Life, Michigan.....	18,168	31,569.64
Mutual Life, New York	397,340	1,051,247.54
Mutual Benefit Life, New Jersey.....	104,432	259,186.31
Mutual Life and Trust company, Iowa.....		
National Life, Vermont.....	44,116	89,890.22
National Life and Trust, Iowa	1,272	740.50
National Life of the U. S. of America, D. C.....	9,174	16,488.18
New York Life, New York ..	437,776	1,061,871.95
Northwestern Life and Savings, Iowa.....	4,599	1,196.04
Northwestern Mutual Life, Wisconsin	211,926	497,606.15
Pacific Mutual, California { Life	10,960	21,255.44
{ Accident.....	61,709	102,268.71
Penn Mutual Life, Pennsylvania.....	74,267	185,528.74
Phoenix Mutual, Connecticut....	35,512	57,988.16
Provident Life and Trust, Pa.....	43,018	128,740.40
Provident Savings Life Assurance Society, New York.....	32,689	107,040.10
Providential, New Jersey { Life	103,228	113,102.23
{ Industrial.....	3,406,189	389,039.27
Register Life and Annuity, Iowa.....	1,265	1,549.27
Royal Union Mutual, Iowa.....	4,024	7,158.04
Security Mutual, New York.....	14,582	29,308.81
Security Trust and Life, Pennsylvania.....	5,755	12,628.31
Travellers, Connecticut { Life	39,311	100,334.54
{ Accident.....	85,619	368,203.17
Union Central, Ohio ...	74,068	136,157.45
Union Mutual, Maine.....	29,790	46,054.51
United States Life, New York	18,260	39,355.07
Washington Life, New York.....	28,534	57,398.52
Total.	11,047,578	\$ 7,739,677.00

No. 3.

December 31, 1900, the number and amount of policies issued and terminated
tion—Continued on next page.

POLICIES IN FORCE DEC. 31, 1900		POLICIES ISSUED DURING 1900.		POLICIES TERMINATED DURING 1900.	
Number.	Amount.	Number.	Amount.	Number.	Amount.
112,460	\$ 192,592,816	20,463	\$ 39,321,247	8,274	\$ 15,178,221
.....	159,089,120	.....	339,017,183	.....	315,735,533
2,857	5,039,134	1,258	2,208,660	546	1,082,142
1,093	1,863,654	614	1,075,800	251	373,146
2,015	2,556,535	954	1,196,935	414	564,500
68,161	161,566,603	4,103	10,257,488	3,591	9,123,371
1,830	2,709,295	2,176	3,193,295	346	484,000
9,921	14,199,800	2,964	4,388,550	3,186	4,825,000
9,403	13,307,585	1,927	2,878,022	512	816,723
373,677	1,116,875,047	67,935	207,086,243	41,865	144,627,618
37,793	82,119,185	9,775	21,175,379	7,208	16,239,135
49,137	81,434,409	5,599	9,606,717	3,842	6,654,754
41,203	78,184,103	7,886	11,764,751	6,320	12,523,878
29,203	54,069,852	6,462	10,935,397	3,521	6,124,242
5,174	10,161,500	1,963	4,269,500	1,403	2,509,000
27,603	60,261,151	4,630	11,157,991	3,461	8,886,359
57,324	136,238,923	10,175	22,878,308	4,581	10,619,823
166,990	154,900,241	94,506	85,026,924	52,464	42,028,517
5,327,067	768,977,676	1,541,032	264,737,682	1,069,721	184,389,181
21,736	34,376,529	7,901	9,041,454	4,333	6,234,565
439,440	1,139,940,529	75,881	176,006,030	33,781	87,313,041
111,317	272,868,078	14,933	32,373,979	8,048	18,692,742
341	200,270	401	241,725	60	41,455
49,117	99,471,839	9,667	18,880,414	4,666	9,248,601
4,700	2,831,260	4,119	2,517,160	691	426,700
8,141	14,148,854	3,279	6,232,157	4,312	8,572,121
511,600	1,202,156,665	116,332	234,783,625	42,508	94,498,945
7,225	2,076,330	4,508	1,370,597	1,882	491,212
224,747	529,647,290	22,254	54,834,025	9,433	22,792,860
14,497	27,151,612	6,121	10,222,966	2,584	4,327,308
88,518	92,549,058	80,703	202,753,540	53,894	212,473,192
84,369	210,400,746	19,406	49,891,134	9,304	25,019,134
39,009	63,802,139	9,332	15,737,182	5,835	9,923,205
45,840	134,201,324	5,666	14,128,896	2,844	8,668,036
32,711	102,886,128	11,839	39,210,425	11,817	43,364,397
137,333	155,633,813	61,351	67,450,919	26,246	24,979,335
3,908,622	448,596,996	1,498,211	182,270,423	995,778	122,712,684
1,383	1,769,594	339	445,638	221	265,771
5,482	9,191,600	2,454	3,940,056	996	1,906,550
15,329	30,477,401	4,739	8,903,773	3,992	7,735,255
6,399	13,377,459	4,906	9,905,688	4,262	9,156,547
43,146	109,019,851	8,494	20,292,340	4,659	11,607,043
98,857	389,871,817	164,509	634,122,551	151,271	612,453,911
80,917	148,820,737	16,517	33,089,471	9,668	20,426,219
33,139	50,191,852	8,479	11,762,010	5,130	7,624,977
18,973	40,176,622	3,585	7,473,144	2,872	6,652,449
30,179	61,083,689	7,106	17,466,939	5,461	13,781,822
12,386,978	\$ 8,483,066,716	3,957,454	\$ 2,917,614,333	2,618,054	\$ 2,174,225,220

TABLE No. 3—

NAME AND LOCATION OF COMPANY.	MANNER OF TERMINATION.				
	BY DEATH.		BY MATURITY.		BY EX-
	Number.	Amount	Number.	Amount.	Number.
Ætna, Connecticut { Life	1,484	\$ 2,395,062	987	\$ 1,330,712	183
{ Accident .....	...	....	...	....	...
Bankers, Nebraska ..	10	29,000	...	....	10
Central Life Assurance Society of the U. S., Iowa	1	3,000	...	....	...
Chicago Life, Iowa . .	13	19,500	...	....	...
Connecticut Mutual Life, Connecticut	1,655	4,256,267	237	456,712	...
Conservative Life, California. . . . .	...	---	...	....	....
Des Moines Life, Iowa	101	142,000	...	....	....
Equitable Life, Iowa	46	61,049	7	12,280	...
Equitable Life Assurance Soc. of the U S., N. Y	4,446	15,305,819	406	2,019,434	759
Fidelity Mutual Life, Pennsylvania.....	396	1,001,898	...	....	126
Germania Life, New York	652	1,157,653	474	786,267	53
Hartford Life, Connecticut.	696	1,718,974	...	....	1
Home Life, New York.....	277	517,734	91	143,098	529
Illinois Life, Illinois.....	38	86,500	...	....	....
Manhattan Life, New York.....	427	1,105,544	61	160,679	...
Massachusetts Mutual Life, Massachusetts.....	493	1,365,288	106	224,520	11
Metropolitan, New York { Life	1,302	1,086,834	12	13,500	100
{ Industrial	85,870	8,702,552	...	....	27
Michigan Mutual Life, Michigan.....	186	340,415	...	....	136
Mutual Life, New York... ..	4,904	15,271,852	1,130	3,832,322	248
Mutual Benefit Life, New Jersey.	1,457	4,200,330	365	872,682	1,177
Mutual Life and Trust Company, Iowa .....	...	...	...	....	...
National Life, Vermont	363	858,659	73	128,004	73
National Life and Trust, Iowa.....	10	8,700	...	....	...
National Life of the U. S. of America, D. C. .	94	179,150	3	2,300	2,241
New York Life, New York	4,677	12,735,114	1,013	2,948,191	16,840
Northwestern Life and Savings, Iowa	23	5,425	...	....	...
Northwestern Mutual Life, Wisconsin	1,845	4,700,636	445	975,673	69
Pacific Mutual California { Life	111	282,750	18	50,300	18
{ Accident	729	127,220	...	....	...
Penn Mutual Life, Pennsylvania	757	2,081,921	228	481,957	202
Phoenix Mutual Life, Connecticut..	552	881,517	88	116,904	80
Provident Life and Trust, Pennsylvania... .	376	1,252,659	360	1,150,037	...
Provident Savings Life Assurance Society, N. Y.	396	1,334,804	1	250	5,492
Prudential, New Jersey { Life	737	739,756	21	19,029	200
{ Industrial	58,734	5,494,555	1	25	37
Register Life and Annuity, Iowa.	4	4,200	...	....	...
Royal Union Mutual, Iowa	35	76,000	...	....	...
Security Mutual, New York	157	359,980	...	....	...
Security Trust and Life, Pennsylvania.....	105	306,617	...	....	1
Travelers, Connecticut { Life	507	1,413,887	189	356,852	257
{ Accident	165	442,333	...	....	151,100
Union Central, Ohio.....	562	985,271	401	642,665	133
Union Mutual, Maine	332	600,451	112	132,048	450
United States Life, New York	286	579,174	40	65,621	348
Washington Life, New York	409	958,772	244	508,385	50
Total.	176,420	895,176,835	7,113	817,430,607	181,710

CONTINUED.

MANNER OF TERMINATION.								
PIRY.	BY SURRENDER.		BY LAPSE.		BY CHANGE.		NOT TAKEN.	
Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.
\$ 367,400	1,083	\$ 1,689,748	2,160	\$ 4,513,436	168	\$ 386,756	2,209	\$ 4,495,107
314,710,033						1,025,500		
16,500	14	25,000	486	948,642	19	40,000	7	17,000
			250	370,146				
	1	1,000	400	542,000		2,000		
	630	1,494,267	842	1,850,763	4	555,199	223	510,163
							340	484,000
	1,470	2,441,750	1,615	2,241,250				
	67	81,988	331	467,000	7	90,656	54	103,750
2,962,010	6,340	22,379,328	18,606	55,180,672		703,642	11,308	46,076,713
243,000	145	324,081	4,572	9,608,210	777	2,352,096	1,192	2,619,850
62,991	819	1,481,948	1,844	2,985,536		180,359		
1,000	8	4,929	4,775	9,633,075	840	1,165,900		
1,092,593	1,671	2,625,723	8	117,749	2	3,000	943	1,624,345
	63	135,000	1,166	2,034,500			136	253,000
7,928	397	864,869	1,373	3,424,559	37	369,450	1,166	2,953,330
21,200	1,113	2,269,322	1,880	3,415,907		1,008,486	978	2,315,100
141,983	3,006	4,222,538	34,831	25,846,906	1,002	1,262,278	12,211	9,454,478
4,361	52,778	8,829,676	930,854	166,844,821	192	7,771		
389,731	346	510,496	2,708	3,100,140	37	433,840	920	1,459,943
782,384	2,837	6,465,105	24,627	60,892,223	35	69,155		
2,851,146	2,962	7,019,532	2,087	3,749,243				
							60	41,455
182,800	1,258	2,416,663	1,819	3,274,797	13	242,805	1,067	2,194,873
	50	34,000	568	313,300		2,400	63	68,300
4,701,561	101	333,500	458	838,519	181	391,000	1,194	2,126,090
30,198,860	4,580	13,622,857	15,349	28,909,003		6,084,920		
	46	17,100	1,718	429,687			95	39,000
1,875,652	2,108	3,513,957	4,876	9,609,483	90	2,117,459		
29,500	165	362,705	1,378	2,017,690		42,423	894	1,541,940
201,373,609			53,165	10,972,363				
777,176	1,229	2,885,517	3,953	8,771,758	101	1,535,957	2,744	8,484,844
137,500	498	879,340	2,286	3,644,690		120,552	2,331	4,142,642
800	585	1,779,102	1,266	3,518,657	143	694,690	114	272,091
23,813,279	104	358,678	1,346	4,930,169	2,101	6,558,940	1,977	6,368,277
492,979	2,197	2,400,709	22,646	20,793,291	279	533,571		
17,422	28,655	4,849,443	906,201	112,292,576	2,150	58,663		
7,000	26	26,000	162	203,571	22	25,000		
	39	67,300	905	1,699,250	17	64,000		
			25	73,500	3,344	6,415,745	466	886,030
3,500	100	294,072	990	1,969,643	1,482	2,721,002	1,583	3,861,713
740,450	384	896,101	1,624	3,308,177	137	531,063	1,561	4,360,513
612,011,578								
247,250	455	1,148,992	5,097	9,246,071	258	1,387,398	2,762	6,768,572
816,372	287	480,898	2,448	3,076,510	461	781,297	1,040	1,737,408
915,800	205	547,438	1,378	3,138,341	38	179,500	577	1,176,575
110,637	463	977,165	3,057	7,677,452			1,238	3,549,411
\$1,208,107,985	119,285	\$ 100,757,837	2,068,130	\$ 598,615,076	13,937	\$ 40,150,473	51,459	\$119,986,513

ANNUAL STATEMENTS

OF

Stipulated Premium Life Insurance Companies

Transacting Business in Iowa in 1900 and Filing Statements in 1901.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of

THE AMERICAN LIFE INSURANCE COMPANY.

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, E. D. SAMSON.*Vice-President*, W. B. HANES*Secretary*, A. D. HINDMAN.*Treasurer*, M. H. BRINTON.

[Incorporated, February 7, 1899.]

Commenced business, May 1, 1899.]

[Re-incorporated, August 4, 1900. Commenced business as company, September 1, 1900.]

Home office, Equitable building, Des Moines, Iowa.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year (add increase or deduct decrease of capital, if any)	\$	1,557.58
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INCOME DURING YEAR.

As shown by the books at the home office at
close of business December 31st.Gross amount paid by policy-holders to the company or its
agents without deductions for commissions or other ex-
penses, as follows:

Premiums on stipulated premium policies, new business, \$11,335.11; renewals, \$1,009.41	\$	12,344.52
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Total paid by policy-holders (items 1 to 5)	\$	12,344.52
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Interest from other sources.....	\$	180.50	
From all other sources, viz.: Capital stock paid in, \$25,000.00; advanced by incorporations, \$325.00; ledger balances re- paid, \$396.76.....		25,721.76	
Total, other than paid by policy-holders (items 6 to 10)..	\$	25,902.26	
Income during the year.....			25,902.26
Total	\$		39,804.36

DISBURSEMENTS DURING YEAR 1900.

As shown by the books at the home office at
close of business December 31st.

Death claims and additions paid.....	\$	400.00	
Advanced payments returned to rejected applicants.....		42.00	
Total paid policy-holders (items 1 to 9).....	\$	442.00	
Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments or pre- miums.....		2,821.21	
Salaries and allowances of managers and agents not paid by commissions.....		162.97	
Salaries of officers, \$1,545.00; other compensation of officers, traveling expenses, \$411.31.....		1,956.31	
Salaries and other compensation of office employes.....		439.05	
Medical examiner's fees.....		449.55	
Taxes on premiums, \$29.68; insurance department fees and licenses, \$57.50.....		87.18	
Rent.....		405.00	
Furniture, \$692.01; legal expenses, \$32.00; advertising and printing, \$1,198.18... ..		1,922.19	
All other items, viz.: Borrowed money returned to incor- porators, \$2,675.00; postage and internal revenue, \$392.84; telephone, telegraph and express, \$39.77; notes and agent's debit balances canceled, \$733.98; advanced to agents, \$450.89; incorporation expenses, \$65.00; agent's traveling expenses, \$23.60; overdrafts, \$87.00; sundry items, \$59.48..		4,527.56	
Disbursements during the year.....	\$		13,213.02
Balance	\$		26,591.34

LEDGER ASSETS.

As per ledger accounts shown by the books at the home office
at close of business December 31st.

Cash in office, \$1,606.47; deposited in banks, \$23,435.74.....	\$	25,042.21	
Other ledger assets, viz.: Notes, first year's premiums not due, \$812.44; bills receivable, \$403.29; loans on personal security, \$210.50; debits secured by bonds, \$122.90.....		1,549.13	
Total net ledger assets.....	\$		26,591.34

NON-LEDGER ASSETS.

	New business.	Renewals.
Gross premiums due and unreported on policies in force December 31, 1900.....		\$ 331.30
Gross deferred premiums on policies in force December 31, 1900	\$ 60.00	70.00
Totals	\$ 60.00	\$ 401.30

Deduct cost of collection, 3 per cent on "new" and 2 per cent. on "renewals"	1.80	8.02	
Net amount of uncollected and deferred premiums.	\$ 58.20—	\$ 393.28—	\$ 451.48
Furniture and fixtures, \$834.76; supplies and printed matter, \$500.00.....			1,334.76
Gross assets.....		\$	28,377.58
Deduct non-ledger assets not admitted:			
Furniture, fixtures and safes, \$834.76; supplies, printed matter, stationery, \$500.00....	\$	1,334.76	
Bills receivable.....		403.29	
Loans on personal security.....		210.50	
Total		\$	1,948.55
Total admitted assets.....		\$	26,429.03

LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1900, as computed by the company according to the actuaries table of mortality, with four per cent interest.....	\$	232,800.00	
Losses on stipulated premium policies not adjusted.....	\$	1,000.00	
Premiums or assessments paid before due.....		120.00	
All other liabilities, viz.: Ledger balances		299.95	
Total liabilities.....	\$	1,419.95	
Balance to protect contracts	\$	25,009.08	
(Capital stock paid in, \$25,000 00.)			

EXHIBIT OF ASSESSMENT CERTIFICATES OR POLICIES.

	Total business of the year.		Business in state of Iowa during year.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force Dec. 31st (beginning of year)..	253	\$ 266,000.00	253	\$ 266,000.00
Policies or certificates written or increased during the calendar year	221	164,200.00	221	164,200.00
Total.....	474	\$ 430,200.00	474	\$ 430,200.00
Deduct decreased or ceased to be in force during year.....	191	197,400 00	191	197,400.00
Total policies or certificates in force December 31st last (end of year).....	283	\$ 232,800.00	283	\$ 232,800.00
Losses and claims unpaid December 31st (beginning of year)	1	1,000.00	1	1,000.00
Losses and claims incurred during the calendar year.....	1	1,000.00	1	1,000.00
Total.....	2	\$ 2,000.00	2	\$ 2,000.00
Losses and claims paid during the year.....	1	1,000.00	1	1,000.00
Losses and claims scaled down and compromised during the year	1	1,000.00	.....	.....
Losses and claims outstanding unpaid December 31st last (end of year)	1	1,000.00	.....	.....
Premiums collected during year.....	.....	12,344.52	.....	12,344.52

EXHIBIT OF STIPULATED PREMIUM POLICIES.

The following is a correct statement of the business of the year on stipulated premium policy account as it stood at close of business December 31st, according to home office books.

CLASSIFICATION.	Term policies.		Whole life pol- icies.	
	Number.	Amount.	Number.	Amount.
In force end of previous year.....			253	\$ 266,000.00
New policies issued	3	\$ 5,000.00	41	51,000.00
Totals				
Deduct ceased:				
By death			1	\$ 1,000.00
By lapse			181	188,500.00
By change and decrease.....			3	4,000.00
By not being taken.....			3	3,000.00
Total terminated.				
In force end of year				

EXHIBIT OF STIPULATED PREMIUM POLICIES—Continued.

CLASSIFICATION.	Paid up and limit- ed payment policies.		Endowment and other.		Total numbers and amounts.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.
In force end of previous year.....					253	\$ 266,000.00
New policies issued	4	\$ 4,000.00	173	\$ 104,100.00	221	164,200.00
Totals.....					474	\$ 430,200.00
Deduct ceased:						
By death.....					1	1,000.00
By lapse.....					181	188,500.00
By change and decrease					3	4,000.00
By not being taken			3	900.00	6	3,900.00
Total terminated					191	\$ 197,400.00
In force end of year.					283	\$ 232,800.00

BUSINESS IN IOWA DURING THE YEAR.

	Number.	Amount.
Number and amount of policies on the lives of citizens of said state in force December 31st of previous year	253	\$ 266,000.00
Number and amount of policies on the lives of citizens of said state issued during the year	221	164,200.00
Total.....	474	\$ 430,200.00
Deduct number and amount which have ceased to be in force during the year.....	191	197,400.00
Total number and amount of policies in force in said state December 31st, last.....	283	\$ 232,800.00
Amount of losses and claims on policies in said state unpaid De- cember 31st of previous year.....	1	1,000.00

Amount of losses and claims on policies in said state incurred during the year None.

Total I \$ 1,000.00

Amount of losses and claims on policies in said state settled during the year, in cash by compromise..... 400.00

What amount of premiums was collected or secured in said state during the year. in cash and notes or credits, without any deduction for losses, dividends, commissions or other expenses ?
Answer. Cash, \$11,309.29; notes or credits, \$1,035.23; total, \$12,344.52.

CERTIFICATES AND POLICIES IN FORCE.

Present age.	Number.	Amount.	Present age.	Number.	Amount.	Present age.	Number.	Amount.
20	12	\$ 7,900.00	37	6	\$ 4,300.00	54.....	1	\$ 300.00
21....	6	4,600.00	38	4	4,700.00	55 ...	1	2,000.00
22	5	2,900.00	39 .....	...	...	56	1	600.00
23....	12	10,300.00	40	4	5,400.00	57 ...	3	4,200.00
24 ...	7	4,200.00	41	18	14,800.00	58	1	2,400.00
25....	9	8,300.00	42	9	8,800.00	59	1	1,200.00
26 ...	15	19,300.00	43	2	1,500.00	60	0	....
27....	8	3,300.00	44	36	16,700.00	61 ...	0	....
28	15	10,200.00	45	2	1,600.00	62 ..	1	300.00
29	8	6,200.00	46 ...	7	8,400.00	.....	..	....
30	7	5,300.00	47	C	.....	.....	..	....
31	9	9,900.00	48	5	10,500.00	.....	..	....
32	2	2,500.00	49	4	3,900.00	.....	..	....
33....	35	12,000.00	50	6	14,600.00	.....	..	....
34 ...	8	6,300.00	51	1	2,000.00	.....	..	....
35	5	5,000.00	52	0	.....	.....	..	....
36	7	5,900.00	53	0	.....	.....	..	....

MISCELLANEOUS QUESTIONS.

Give amount of annual dues and how paid. Are these specified in policies or in by-laws?
Answer. None.

What is the maximum or minimum amount of policies or certificates issued on any one life? Give limiting ages for admission.
Answer. Present limit \$1,000 to \$5,000. Fifteen years to 65 years.

Is any part of the mortuary or reserve fund, assessments or premiums, used for the purpose of paying any expenses?
Answer. Not applicable.

Does the company issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so are the amounts fixed (give nature of same, and how are these payments or promises provided for)?
Answer. Yes, actuaries table of mortality and 4 per cent interest reserve deposited with Auditor of State.

Does the company reserve in its articles of incorporation, by-laws or policies (state which) the right to levy extra assessments or increased premiums on stipulated premium policies, and how and when?
Answer. No.

Upon what basis and manner are your regular assessments or premiums computed?
Answer. Premiums based on actuaries table of mortality and 4 per cent interest.

How are the emergency, reserve or special funds created, and for what purpose, and where deposited?
Answer. Reserve computed as above. Deposited with Auditor of State.

Are the officers and directors elected by the members?
Answer. No.

If not, how are they selected?
Answer. Directors by stockholders, officers by directors.

Are notices of election sent to members?
Answer. No.
When and how?
Answer. Not required.
Are proxies contained in applications?
Answer. No.
Are there any members or persons having any proprietary or preferred interest in the company, or receiving any part of the expense fund as consideration for money advanced or for guarantee of payment of expenses?
Answer. No.
Has the company during the year levied extra assessments on assessment policies, and how much?
Answer. No.
Or increased the basis or rate of assessments to advanced ages when such right is retained?
Answer. No.
Or increased the ratio or number of assessments, the basis or rate remaining the same?
Answer. No.
Has the company during the year increased the premium on policies paying stipulated premiums, and how much?
Answer. No authority to do so.
Or increased the basis or rate of premiums to advanced ages when such right is retained?
Answer. No.
What is the aggregate amount of an assessment or periodical call upon all the members holding assessment certificates?
Answer. Mortuary fund, not applicable. Annual premium income on present membership approximately \$12,000.00.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
NATIONAL MUTUAL LIFE ASSOCIATION.

Organized under the laws of the State of Minnesota, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, W. F. BECHTEL. First Vice-President, DR. C. W. HIGGINS.
Secretary, G. F. GETTY

[Incorporated, March 31, 1887. Commenced business, June 13, 1887.]
Home office, Minneapolis, Minnesota.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year
(add increase or deduct decrease of capital, if any,) less
\$114.37 reduction..... \$ 67,353 60

INCOME DURING YEAR.

As shown by the books at home office at the close
of business, December 31st.
Gross amount paid by policy-holders to the company or its agents,
without deductions for commissions or other expenses as
follows:
Premiums on stipulated premium policies, new business..... \$ 142,772.98
Renewal assessments: Expense, \$46,319.64; mortuary, \$138,958 92;
reserve, \$1,429,616.43; for other purposes, \$2,224.19, adver-
tising payments..... 1,617,119.18

Medical examiners' fees paid by applicant	1,311.14	
Total paid by policy-holders (items 1 to 5)	\$ 1,761,203.30	
Interest from mortgages, \$3,278.66; bonds and stocks, \$40.00; other sources, \$708.66.....	4,027.32	
Rents.....	609.50	
Profit on receipts on furniture disposal.....	1,035.95	
From all other sources, viz., borrowed money, expense money refunded ..	44.85	
From re-insured company's expense, \$27,150.00; mortuary, \$23,856.77; reserve, \$18,200.00	69,206.77	
Total, other than paid by policy-holders (items 6 to 10) ...\$	74,924.39	
Income during the year....		\$ 1,836,127.69
Total		\$ 1,903,481.29

DISBURSEMENTS DURING YEAR.

As shown by books at home office at close of business
December 31st.

Death claims and cost of defending said funds from fraudulent claims.....	\$ 205,024.40	
Advanced payments returned to rejected applicants, \$292.68; to others, \$2,881.10.....	3,173.78	
Over payments returned, \$92.80; for surrender values, \$2,184.08	2,276.88	
Total paid policy-holders (items 1 to 6).....	\$ 210,475.06	
Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments or premiums.	55,121.95	
Commissions paid or allowed for collecting assessments or pre- miums to banks or collectors.....	3,775.65	
Salaries and allowances of managers and agents not paid by commissions	22,894.46	
Salaries of officers.....	7,460.00	
Salaries and other compensation of office employes.....	7,775.01	
Medical examiner's fees.....	2,101.76	
Taxes on premiums, \$98.76; insurance department fees and licenses, \$1,543.42.....	1,642.18	
Taxes on real estate and investments.....	76.25	
Rent.....	1,914.50	
Furniture, \$700.00; legal expenses, \$1,754.84; advertising and printing, \$4,297.20.....	6,752.04	
Losses of securities, agents' accounts charged off.....	2,238.45	
Postage, \$1,772.60; revenue, \$319.33.....	2,091.93	
General expense, \$1,449.51; traveling expense, \$8,565.78	10,015.29	
(Total expense, other than paid to policy-holders items 7 to 20, \$123,859.47)		
Disbursements during the year.....		\$ 334,334.53
Balance....		\$ 1,569,146.76

LEDGER ASSETS.

As per ledger accounts shown by the books at home
office at close of business, December 31st.

Cost value of real estate (Schedule C), unincumbered....	\$ 10,000.00
Loans on mortgages of real estate (Schedule A), first liens....	72,516.24
Loans secured by pledge of bonds, stocks, or other collateral (Schedule B).....	797.10
Loans made to policy-holders on this company's policies, as- signed as collateral, cost value of bonds (excluding interest)	4,606.58
Cash in office, \$4,110.69; deposited in bank, \$26,030.86 ..	30,141.55

Other ledger assets, viz.: Agents' debit balances, \$5.18 .72;	
personal debits, \$535.85; guarantee fund notes, \$7,431.00;	
premium notes, \$8,217.27; furniture, \$2,240.77; sundry items,	
\$217.99; reserve portion of loans on policies, \$1,427,928.86...	1,451,753.46
Total.....	\$ 1,569,814.93
Deduct (items 7, 8) all assets that are not actual investments:	
Agents' credit, \$651.58; personal, \$16.59...	668.17
Total net ledger assets, as per balance on page 1.....	\$ 1,569,146.76

NON-LEDGER ASSETS.

Interest due, \$1,662.13; accrued, \$1 524.24; on mortgages.....	\$ 3,186.37
Interest due on bonds.....	420.00
Rents due.....	50.00
Total.....	\$ 3,656.37
Gross assets.....	\$ 1,572,803.13

Deduct non-ledger assets not admitted.

Furniture, fixtures, and safes.....	\$ 2,240.77
Money advanced to agents.....	1,406.72— \$ 3,647.49
Total admitted assets.....	1,569,155.64

LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1900, as computed by the company, according to the actuaries' table of mortality, with 4 per cent interest.....	\$ 1,457,452.00
Total.....	\$ 1,457,452.00
Losses on stipulated premium policies, not adjusted, \$18,987.66; resisted, \$9,212.27.....	28,199.93
Total liabilities (items 2 to 12).....	\$ 1,485,651.93
Total liabilities.....	\$ 1,485,651.93
Divisible surplus.....	83,503.71
Total.....	\$ 1,569,155.64

EXHIBIT OF ASSESSMENT CERTIFICATES OR POLICIES.

	Total Business of the year.		Business in State of Iowa during year.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31st (beginning of year)	4,200	\$ 7,176,491	635	\$ 775,000.00
Policies or certificates written or increased during the calendar year.....	8,087	12,901,174	4,375	6,254,500.00
Total	12,287	\$ 20,077,575	5,010	\$ 7,029,500.00
Deduct decreased or ceased to be in force during the year	3,929	5,897,480	2,093	2,099,515.00
Total policies or certificates in force December 31st last (end of year).....	8,358	\$ 14,180,185	2,917	\$ 4,929,985.00
Losses and claims unpaid December 31st (beginning of year).....	9	9,450	2	3,400.00
Losses and claims incurred during the calendar year....	120	224,300	45	75,373.00
Total	129	\$ 233,750	47	\$ 78,773.00
Losses and claims paid during the year....	90	196,314	36	61,273.00
Losses and claims scaled down and compromised during the year	4	2,750		
Losses and claims outstanding unpaid December 31st last (end of year).....	35	34,686	11	17,500.00
Assessments collected during the year.....				67,560.00

EXHIBIT OF STIPULATED PREMIUM POLICIES.

The following is a correct statement of the business of the year on stipulated premium policy account as it stood at close of business December 31st, according to home office books :

CLASSIFICATION.	Term Policies.		Whole Life Pol- icies.	
	No.	Amount.	No.	Amount.
In force end of previous year.	269	\$ 505,500	3,747	\$ 6,418,200
New policies issued.....	181	291,500	317	384,250
Reinsured other companies.....	517	710,500	5,293	8,230,000
Totals.	967	\$ 1,507,500	9,357	\$15,032,450
Deduct ceased:				
By death.....	4	6,000	96	180,564
By surrender				
By lapse.....	474	780,000	2,319	3,230,936
Total terminated.....	478	\$ 786,000	2,415	\$ 3,411,500
In force end of year	489	721,500	6,942	\$11,620,950

EXHIBIT OF POLICIES—Continued.

CLASSIFICATION.	Paid up and Limited Payment Policies.		Total Nos. and Amounts.	
	No.	Amount.	No.	Amount.
In force end of previous year	184	\$ 252,791	4,200	\$ 7,176,491
New policies issued.....	332	629,924	830	1,305,674
Reinsured other companies	858	1,861,020	6,668	10,801,520
Totals	1,374	\$ 2,743,735	11,698	\$ 19,283,685
Deduct ceased:				
By death.....	6	12,500	106	199,064
By surrender.....	32	75,500	32	75,500
By lapse.....	409	818,000	3,202	4,828,936
Total terminated	447	\$ 906,000	3,340	\$ 5,103,500
In force end of year.	927	1,837,735	8,358	14,180,185

BUSINESS IN IOWA DURING 1900.

(Stipulated Premium Policies.)

Number and amount of policies on the lives of citizens of said state in force December 31st of previous year.....	635	\$ 775,000
Number and amount of policies on the lives of citizens of said state issued during the year	4,375	6,254,500
Total.....	5,010	\$ 7,029,500
Deduct number and amount which have ceased to be in force during the year.....	2,093	2,099,515
Total number and amount of policies in force in said state December 31, 1900	2,917	\$ 4,929,985
Amount of losses and claims on policies in said state unpaid December 31st of previous year	2	3,400
Amount of losses and claims on policies in said state incurred during the year	45	75,373
Total.....	47	\$ 78,773

Amount of losses and claims on policies in said state settled during the year, in cash.....3661,273

What amount of premiums was collected or secured in said state during the year, in cash and notes or credits, without any deduction for losses, dividends, commissions or other exepenses?
Answer. Cash. Total \$67,560.60.

CERTIFICATES AND POLICIES IN FORCE.

Present age.	Number.	Amount.	Present age	Number.	Amount.	Present age.	Number.	Amount.	Present age.	Number.	Amount.
* 20.....	* 34	* \$ 23,500	37...	270	\$ 446,000	54...	173	\$ 277,500	71...	25	\$ 43,204
21.....	30	34,500	38...	269	451,500	55...	225	393,000	72..	19	20,600
22.....	38	51,250	39 ..	290	499,461	56...	189	353,000	73...	13	22,350
23.....	49	67,500	40 ..	275	460,500	57...	176	319,500	74...	24	37,600
24.....	48	68,500	41...	297	527,700	58...	152	294,000	75...	12	22,500
25.....	81	120,000	42...	285	502,126	59 ..	139	235,850	76...	7	12,000
26.....	72	99,000	43..	268	459,000	60...	144	244,800	77...	4	9,000
27	104	153,000	44..	268	464,750	61...	107	194,500	78...	4	7,000
28.....	109	162,650	45...	221	426,250	62...	78	152,000	79 ..	2	5,000
29.....	126	184,008	46...	250	447,000	63...	82	154,750	80...	1	2,000
30.....	164	249,500	47...	230	417,500	64...	77	143,000	.....	.....	.....
31.....	145	212,016	48...	255	429,438	65...	88	172,000	.....	.....	.....
32.....	158	268,500	49...	244	425,250	66...	54	100,500	83...	1	2,000
33.....	198	284,000	50 ..	234	415,750	67...	47	72,050	.....	.....	.....
34.....	210	342,302	51...	232	401,500	68 ..	40	61,500	.....	.....	.....
35.....	233	407,250	52...	226	420,530	69 ..	40	66,500	86 ..	1	1,500
36.....	254	355,750	53...	207	397,500	70..	28	47,500	.....	.....	.....
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	8,358	\$14,180.185

* Under 20, No. 42, \$ 39,500.

MISCELLANEOUS QUESTIONS.

Give amount of annual dues, and how paid. Are these specified in policies or in by-laws?
Answer. None.

What is the maximum or minimum amount of policies or certificates issued on any one life?
Give limiting ages for admission.
Answer. \$250 to \$5,000. 18 to 60 years.

Is any part of the mortuary or reserve fund, assessment, or premiums used for the purpose of paying any expenses ?
Answer. Yes.

If so, what amount and under what circumstances ?
Answer. Investigating and defending association on death claims.

Does the company issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value ? If so, are the amounts fixed (give nature of same, and how are these payments or promises provided for) ?
Answer. No.

Does the company reserve in its articles of incorporation, by-laws or policies (state which) the right to levy extra assessments or increased premiums on stipulated premium policies, and how and when?
Answer. Both.

Upon what basis and manner are your regular assessments or premiums computed?
Answer. American experiment table mortality on 4 and 4½ per cent, and combined table mortality 4 per cent

How are the emergency, reserve or special funds created, and for what purpose, and where deposited?
Answer. Fixed amount; premium on some, percentage on others, to protect policies.

Metropolitan Bank, Minneapolis.

Are the officers and directors elected by the members?
Answer. Directors, yes.

If not, how are they selected?
Answer. Officers by directors.

Are notices of election sent to members?

Answer. Yes.

When and how?

Answer. By mail during quarter ending December 30th.

Are proxies contained in applications?

Answer. No.

Are there any members or persons having any proprietary or preferred interest in the company, or receiving any part of the expense fund as consideration for money advanced or for guaranty of payment of expenses?

Answer. No.

Has the company during the year levied extra assessments on assessment policies, and how much?

Answer. No.

Or increased the basis or rate of assessments to advanced ages when such right is retained?

Answer. No.

Or increased the ratio or number of assessments, the basis or rate remaining the same?

Answer. No.

Has the company during the year increased the premium on policies paying stipulated premiums, and how much?

Answer. No.

Or increased the basis or rate of premiums to advanced ages when such right is retained?

Answer. No.

ANNUAL STATEMENT

For the period ending February 21, 1900, of the merged condition and affairs
of the

NORTHWESTERN NATIONAL LIFE INSURANCE COMPANY.

Organized under the laws of the State of Minnesota, made to the Auditor of State of the State
of Iowa, pursuant to the laws thereof.

President, W. F. BECHTEL.

First Vice-President, DR. J. F. FORCE,

Secretary, GEO. F. GRTTY.

Second Vice-President, WALLACE CAMPBELL.

[Incorporated, September 15, 1885. Commenced business, September 15, 1885.]

Home Office, Minneapolis, under Chapter 184 Laws, 1885.

BALANCE SHEET.

Amount of net ledger assets, December 31st of previous year.. \$ 1,964,875.51

INCOME DURING PERIOD.

As shown by the books at home office at the close of business February 21st

Gross amount paid by policy-holders to the company or its agents, without deductions for commissions or other expenses, as follows:

Premiums on stipulated premium policies, new business	\$ 14,740.80
Renewal assessments: Expense, \$21,213.64; mortuary, \$47,401.28; reserve, \$8,437.25; for other purposes, \$230.72, received in suspense.....	77,282.89
Medical examiners' fees paid by applicant.....	1,165.00
Total paid by policy-holders (items 1 to 5)	\$ 93,188.69
Interests from mortgages, \$1,722.91; other sources, \$390.62	2,113.53
Rents	202.45

From all other sources, viz: Citizens Bank, \$121.34; certificate \$5.00	126.34	
Total, other than paid by policy-holders (items 6 to 10) \$	2,442.32	
Income during the year.....		\$ 95,631.01
Total.....		\$ 2,060,506.00

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business February 21st.

Death claims and additions paid.....\$	34,212.30	
Disability, sick or other benefits	268.25	
Advance payments returned to rejected applicants	116.47	
Paid policy-holders for dividends, \$6,080.18; for surrender values, \$253.01	6,333.19	
Total paid policy-holders (items 1 to 6).....\$	40,930.21	
Commissions and fees retained by or paid or allowed to agents on account of first years fees, dues, assessments or premiums. \$20,333.60; subsequent years, \$1,873.90.. ..	22,207.50	
Commissions paid or allowed for collecting assessments or premiums to banks or collectors	1,971.44	
Salaries and allowances of managers and agents not paid by commissions	7,249.19	
Salaries of officers.....	3,291.66	
Salaries and other compensation of office employes.....	2,046.89	
Medical examiner's fees	1,297.36	
Taxes on premiums, \$1,390.97; insurance department fees and licenses, \$589.....	1,979.97	
Taxes on real estate and investments.....	77.47	
Rent	752.50	
Furniture, \$190.00; legal expenses, \$1,285.00; advertising and printing, \$587.54.....	2,062.54	
All other items, viz: Borrowed money revenue, \$1,271.81; postage \$629.57; general expenses, \$798.82; traveling expenses, \$1,479.09; mortgage expenses, \$116.98; miscellaneous expenses, \$446.73; medical director, \$50.00, sundry items, special renewals, \$27.40.....	4,820.40	
Total expense, other than paid to policy-holders (items 7 to 20)..... \$	47,756.92	
Disbursements during the year.. ..		\$ 98,687.13
Balance		\$ 1,971,819.39

LEDGER ASSRTS.

As per ledger accounts shown by the books at home office at close of business February 21st.

Cost value of real estate (Schedule C), unincumbered. \$	25,463.92	
Loans on mortgages of real estate (Schedule A), first liens, \$205,016.00; not first liens, \$500.00	205,516.00	
Loans secured by pledge of bonds, stocks or other collateral, (Schedule B)	7,672.10	
Cost value of bonds (excluding interests), \$4,606.58; and stocks, \$29,009.77 (Schedule D)	33,616.35	
Cash in office, \$300.20; deposited in banks, \$126,458.09.....	126,758.29	
Guaranty fund notes, \$1,431.00; premium notes, \$9,851.22; furniture \$2,430.77	19,712.99	

Other ledger assets, viz: furniture and printing office, \$4,000.00; agents debit balances, \$25,347.75; personal debits, \$796.96; bills received, \$675.00; policy loans, \$447.36; reserve portion of loans on policies, \$1,522,590 46	1,553,857.53
Total	\$ 1,972,597.18
Deduct (items 7 and 8) all assets that are not actual investments, agents' credit balances, \$377.38; all others, \$400.41.....	777.79
Total net ledger assets, as per balance on page 1	\$ 1,971,819.39

NON-LEDGER ASSETS.

Interest due, \$1,804.63; accrued, \$3,668.86; on mortgages	\$ 5,473.49
Interest due, \$420.00; accrued, 393.37; on other assets	813.37
Rents due	50.00
Total	\$ 6,336.86
Net amount of uncollected and deferred premiums.....	115,907.35
Total in non-ledger assets	\$ 122,244.21
Gross assets	\$ 2,094,063.60
Deduct non-ledger assets not admitted:	
Furniture, fixtures and safes	\$ 6,430.77
Money advanced to agents.....	1,406.72
Real estate, \$5,200; stocks, \$1,100	6,300.00
Total	\$ 14,137.49
Total admitted assets	2,079,926.11

LIABILITIES.

Net present value of all the outstanding policies in force on the 21st day of February, 1901 as computed by the company accord- ing to the actuarie's table of mortality, with 4 per cent interest \$	1,457,452.00
Losses on stipulated premium policies, adjusted, not due.....	25,000.00
Losses on stipulated premium policies, not adjusted, \$53,207.66; resisted, \$9,212.27.....	62,419.93
All other liabilities, viz: estimated reserve on policies not yet valued	94,661.60
Total liabilities.....	\$ 1,639,533.53
Balance to protect contracts divisible surplus.....	440,392.58
Total balance.....	2,079,926.11

EXHIBIT OF ASSESSMENT CERTIFICATES OR POLICIES.

	Total Business of the year 1900.	
	No.	Amount.
Policies or certificates in force December 31st (beginning of year)	17,449	\$ 25,109,991.00
Policies or certificates written or increased during the calendar year .	12,219	18,134,424.00
Total.....	29,668	\$ 43,244,415.00
Deduct decreased or ceased to be in force during year.....	6,945	10,318,780.00
Total policies or certificates in force Dec. 31st last (end of year).	22,723	\$ 32,925,635.00
Losses and claims unpaid December 31st (beginning of year).....	40	68,700.00
Losses and claims incurred during the calendar year.	225	389,800.00
Total.	265	458,500.00
Losses and claims paid during the year.	191	364,594.00
Losses and claims outstanding unpaid December 31st last(end of year)	74	93,906.00
Assessments collected during year.....		624,700.68

EXHIBIT OF STIPULATED PREMIUM POLICIES.

The following is a correct statement of the business of the year on stipulated premium policy account as it stood at close of business December 31st, according to home office books:

CLASSIFICATION.	Term Policies.		Whole Life Policies.	
	No.	Amount.	No.	Amount.
In force end of previous year	269	\$ 505,000	16,996	\$ 24,351,700
New policies issued	181	291,500	4,398	5,539,250
Old policies revived .....	.....	.....	31	47,250
Changed and increased .....	.....	.....	20	31,000
Reinsured other companies	517	710,500	5,293	8,230,000
Totals	967	\$ 1,507,500	26,738	\$ 38,199,200
Deduct ceased:				
By death	4	6,000	201	346,064
By maturity .....	.....	.....	77	107,800
By surrender .....	.....	.....	3	2,500
By lapse	474	780,000	5,017	7,182,146
By change and decrease .....	.....	.....	25	18,750
By not being taken .....	.....	.....	108	175,500
Total terminated	478	\$ 786,000	5,431	\$ 7,832,800
In force end of year	489	721,500	21,307	30,366,400

EXHIBIT OF POLICIES—Continued.

CLASSIFICATION.	Paid-up and Limited Payment Policies.		Total Numbers and Amounts.	
	No.	Amount.	No.	Amount.
In force end of previous year	184	\$ 252,791	17,449	\$ 25,109,991
New policies issued	332	629,924	4,911	6,460,674
Old policies revived .....	.....	.....	31	47,250
Changed and increased .....	.....	.....	20	31,000
Reinsured other companies	858	1,861,020	6,668	10,801,520
Total	1,374	\$ 2,743,735	29,079	\$ 42,450,435
Deduct ceased:				
By death	6	12,500	211	364,664
By maturity .....	.....	.....	77	107,800
By surrender	32	75,500	35	780,000
By lapse	409	818,000	5,900	8,780,156
By change and decrease .....	.....	.....	25	18,750
By not being taken .....	.....	.....	106	175,500
Total terminated	447	\$ 906,000	6,356	\$ 9,524,800
In force end of year	920	1,837,735	22,723	32,925,635

CERTIFICATES AND POLICIES IN FORCE.

Present Age.	Number.	Amount.	Present Age.	Number.	Amount.	Present Age.	Number.	Amount.	Present Age.	Number.	Amount.
* 20.....	144	\$ 153,250	37...	790	\$1,132,750	54...	371	\$ 534,500	71...	35	\$ 60,204
21.....	163	184,750	38...	765	1,088,100	55...	411	646,500	72...	26	33,600
22.....	198	242,750	39...	806	1,176,461	56...	359	582,250	73...	26	34,350
23.....	274	328,500	40...	821	1,139,250	57...	324	507,000	74...	26	44,600
24.....	298	303,750	41...	778	1,137,450	58...	290	501,000	75...	13	24,500
25.....	362	463,000	42...	759	1,161,876	59...	274	442,350	76...	7	9,000
26.....	374	449,000	43...	717	1,069,250	60...	275	429,300	77...	4	7,000
27.....	441	549,750	44...	684	1,038,250	61...	201	333,250	78...	2	5,000
28.....	515	631,500	45...	637	991,250	62...	155	260,000	79...	1	2,000
29.....	537	679,758	46...	641	1,000,250	63...	147	236,250	.....	.....	.....
30.....	580	755,000	47...	569	904,750	64...	130	210,500	.....	.....	.....
31.....	579	748,266	48...	568	908,688	65...	143	248,000	.....	.....	.....
32.....	606	822,750	49...	527	814,500	66...	96	167,000	83...	1	2,000
33.....	729	924,000	50...	516	809,000	67...	89	136,550	.....	.....	.....
34.....	682	955,052	51...	510	804,500	68...	72	105,800	.....	.....	.....
35.....	702	1,044,100	52...	527	835,030	69...	63	109,950	86...	1	1,500
36.....	754	1,003,250	53...	461	757,500	70...	51	93,500	.....	.....	.....

* Under 20, 108, \$140,000.

MISCELLANEOUS QUESTIONS.

Give amount of annual dues, and how paid. Are these specified in policies or in by-laws? (State which.)

Answer. Four dollars per \$1,000 insurance for general expenses included in premiums, policies and by-laws.

What is the maximum or minimum amount of policies or certificates issued on any one life? Give limiting ages for admission.

Answer. Five thousand to two hundred and fifty dollars on single life; ages 18 to 60.

Is any part of the mortuary or reserve fund, assessments or premiums used for the purpose of paying any expenses?

Answer. Yes.

What amount and under what circumstances.

Ten per cent for expense of collection and for special expense in protecting the funds.

Does the company issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, are the amounts fixed (give nature of same, and how are these payments or promises provided for)?

Answer. No endowments. Policies agree to return to member his pro rata share of unused reserve fund after fifteen years. No amount fixed.

Does the company reserve in its articles of incorporation, by-laws or policies (state which) the right to levy extra assessments or increased premiums on stipulated premium policies, and how and when?

Answer. Yes, in both to meet mortuary requirements.

Upon what basis and manner are your regular assessments or premiums computed?

Answer. American life tables (metshes) loaded for reserve and expense.

How are the emergency, reserve or special funds created, and for what purpose, and where deposited?

Answer. Created by loading mortuary rates to prevent increase in future cost. In banks and loaned on securities.

Are the officers and directors elected by the members?

Answer. Directors are.

Are notices of election sent to members?

Answer. Yes.

When and how?

Answer. Printed notice at least fifteen days before meeting.

Are proxies contained in applications?

Answer. No.

Are there any members or persons having any proprietary or preferred interest in the company, or receiving any part of the expense fund as consideration for money advanced or for guaranty of payment of expenses?

Answer. No.

Has the company during the year levied extra assessments on assessment policies, and how much?

Answer. No.

Or increased the basis or rate of assessments to advanced ages when such right is retained?

Answer. No.

Or increased the ratio or number of assessments, the basis or rate remaining the same?

Answer. No.

Has the company during the year increased the premium on policies paying stipulated premiums, and how much?

Answer. No.

Or increased the basis or rate of premiums to advanced ages when such right is retained?

Answer. No.

What is the aggregate amount of an assessment or periodical call upon all the members holding assessment certificates?

Answer. \$60,714.22.

ANNUAL STATEMENTS
OF
Assessment Life Insurance Associations.
Transacting Business in Iowa in 1900 and Filing State-
ments in 1901.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
ACME LIFE INSURANCE COMPANY.

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of
Iowa, pursuant to the laws thereof.

President, JOHN W. WELLS. Secretary, I. W. SHRIVER,
[Incorporated, January 4, 1895. Commenced business, August 4, 1895.]
Home office, Marshalltown, Iowa.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year..... \$ 4,790.68

INCOME DURING THE YEAR.

As shown by the books at home office at close of business
December 31, 1900:

Gross amount paid by members to the association or its agents,
without deductions for commissions or other expenses,
as follows:

First year's assessments: Expense, \$1,224.16; mortuary,
\$243.04..... \$ 1,467.20
Subsequent year's assessments: Expense, \$2,040.69; mortu-
ary, \$4,209.74..... 6,250.43

Total paid by members..... \$ 7,717.63

Total income during the year \$ 7,717.63

Sum. \$ 12,508.31

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business,
December 31, 1900.

Death claims or installment paid	\$	4,501.30	
<hr/>			
Total paid to members.....	\$	4,501.30	
Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments or prem- iums		784.00	
Commissions paid or allowed for collecting assessments to banks or collectors.....		151.48	
Salaries of officers		945.83	
Salaries and other compensation of office employes.....		404.50	
Taxes on assessments income, \$32.99; insurance department fees and licenses, \$13.00.....		45.99	
Rent		80.50	
Furniture, \$11.50; advertising and printing, \$201.22		212.72	
All other items: Postage and revenue, \$111.41; traveling expenses, \$486.32; telephone, telegrams, etc., \$42.10.....		639.83	
<hr/>			
Total disbursements.....	\$	7,766.15	
<hr/>			
Balance.....	\$	4,742.16	

LEDGER ASSETS.

As per ledger accounts shown by the books at home office
at close or business December 31, 1900.

Cash in office, \$433.89; deposited in banks, \$4,308.27	\$	4,742.16	
<hr/>			
Total net ledger assets	\$	4,742.16	

NON-LEDGER LIABILITIES.

Losses on policies, adjusted, not due.....	\$	570.00	
Losses on policies, not adjusted.....		720.00	
<hr/>			
Total liabilities.....	\$	1,290.00	
<hr/>			
Balance to protect contracts	\$	3,452.16	
<hr/>			
Comprised under the following funds:			
Mortuary fund.....	\$	3,452.16	
<hr/>			
Total special funds.....	\$	3,452.16	

EXHIBIT OF CERTIFICATES OR POLICIES.

	Business in Iowa. During Year.	
	Number.	Amount.
Policies or certificates in force December 31st (beginning of new year) ..	424	\$ 424,000.00
Policies or certificates written or increased during the calender year	66	66,000.00
Total	490	\$ 490,000.00
Deduct decreased or ceased to be in force during year	64	64,000.00
Total policies or certificates in force December 31st (end of year) ..	426	\$ 426,000.00
Losses and claims unpaid December 31st (beginning of new year)	1	180.00
Losses and claims incurred during the calender year	13	5,611.30
Total	14	\$ 5,791.30
Losses and claims scaled down and compromised during the year	11	4,501.30
Losses and claims outstanding unpaid December 31st (end of year)	3	1,290.00
Assessments collected during year		7,717.63

MISCELLANEOUS QUESTIONS.

Give amount of annual dues, and how paid.

Answer. Fifty cents monthly.

Are these specified in policies or in by-laws?

Answer. Articles of incorporation.

What is the maximum and minimum amount of the policies or certificates issued on any one life?

Answer. Two thousand dollars.

Give limiting ages for admission.

Answer. Fifteen to 65 years. Policies increase monthly at \$15.00.

Do the certificates or policies outstanding specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount?

Answer. Yes

Is any part of the mortuary or reserve fund assessments, used for the purpose of paying any expenses?

Answer. No.

Does the association issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, are the amounts fixed?

Answer. No.

Does the association reserve in its by-laws or policies the right to levy extra assessments, and how and when?

Answer. Policies and articles.

Upon what basis and manner are your regular assessments computed?

Answer. Monthly age of entry.

How are the emergency, reserve or special funds created, and for what purpose, and where deposited?

Answer. Mortuary fund only.

Are the officers and directors elected by the members?

Answer. Directors by members; officers by directors.

Are proxies contained in applications?

Answer. No.

Are there any members or persons having any proprietary or preferred interest in the association; or receiving any part of the expense fund as consideration for money advanced or for guarantee of payment of expenses?

Answer. No.

Is a medical examination required before issuing a policy or certificate to applicants?

Answer. No. Have application blanks upon which to apply and Medical directors pass upon all applicants.

Are policies or certificates issued, or assignments allowed, to persons other than the families, heirs, relatives and dependents, or actual creditors of the member?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to pay its outstanding claims in full?

Answer. Yes.

What is the aggregate amount of an assessment or periodical call upon all the policy-holders or members of the corporation or association?

Answer. Do not make calls. if made quarterly would produce over \$1,200.

Has the association during the year levied extra assessments on policies, and how much?

Answer. No.

Or increased the basis or rate of assessments to advanced ages when such right is retained?

Answer. No.

Or increased the ratio or number of assessments, the basis or rate remaining the same?

Answer. No

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
AMERICAN TEMPERANCE LIFE INSURANCE ASSOCIATION.

Organized under the laws of the State of New York, made to the Auditor of State of the State of Iowa. pursuant to the laws thereof.

President, FRANK DELANO Vice-President, W. MARTIN JONES.
Secretary, GEORGE E. GODWARD.

[Incorporated, September, 1889. Commenced business, December, 1889.]
Home office, 253 Broadway, New York City.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year..... \$ 29,244.24

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross amount paid by members to the Association or its agents, without deductions for commissions or other expenses, as follows:

First year's assessments: Expense..... \$ 11,410.45
Subsequent years' assessments: Expense, \$17,678.25; mortuary,
\$112,406.92 130,085.17

Total paid by members \$ 141,495.62
Interest, other sources..... 448.28

Total income during the year..... \$ 141,943.90

Sum of both amounts..... \$ 171,188.14

IOWA INSURANCE REPORT.

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DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

Death claims or installments paid.....	\$	77,875.00	
Paid members for sick and accident benefits.....		112.50	
Total paid to members (items 1 to 4)	\$	77,987.50	
Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments or premiums		10,227.19	
Commissions paid or allowed for collecting assessments to banks or collectors.....		7,966.15	
Salaries and allowances of managers and agents not paid by commissions.		4,900.00	
Salaries of officers.....		7,200.00	
Salaries and other compensation of office employes.....		4,360.00	
Medical examiners' fees, whether paid direct by members or otherwise.....		741.30	
Insurance department fees and licenses.....		802.32	
Rent.....		1,430.00	
Legal expenses, \$1,412.25; advertising and printing, \$2,323.31...		3,735.56	
All other items, viz: Postage, \$1,194.31; traveling expenses, \$1,462.87; sundries, \$759.30		3,416.48	
(Total expenses, footings of items 5 to 16, \$44,779.00.)			
Total disbursements	\$	122,766.50	
Balance.....	\$	48,421.64	

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Cash in company's office, \$3,287.35; deposited in banks, \$45,134.29.	48,421.64	
Total net ledger assets, as per balance on page 1.....	\$	48,421.64

NON-LEDGER ASSETS.

Mortuary assessments due on last call made within sixty days on insurance in force	\$	8,757.39	
Mortuary assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for, per item 4 of liabilities.....		18,734.48	
Total non-ledger assets	\$	27,491.87	
Gross assets.....	\$	75,913.51	
Deduct assets not admitted:			
Excess of items 15 and 16 over changes in liabilities on same account.....		3,991.87	
Total admitted assets.....	\$	71,921.64	

NON-LEDGER LIABILITIES.

Losses on policies adjusted, not due (Schedule XI).....	\$	10,000.00	
Losses on policies, not adjusted, \$12,500; resisted, \$1,000 (Schedule XI)		13,500.00	
Assessments paid before due		344.55	
Total liabilities	\$	23,844.55	
Balance to protect contracts.	\$	48,077.09	

Comprised under the following funds:

Mortuary fund.....	\$	11,799.42
Emergency fund		32,808.35
General or expense fund... ..		3,471.32
		<hr/>
Total special funds.....	\$	48,077.09

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total business of the year.		Business in Iowa during year.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31st (beginning of new year.....	4,316	\$6,821,130.00	25	\$ 31,000.00
Policies or certificates written or increased during the calendar year.....	542	739,600.00	6	4,000.00
Total	4,858	\$7,560,730.00	31	35,000.00
Deduct decreased or ceased to be in force during year...	510	702,330.00	2	4,500.00
Total policies or certificates in force December 31st (end of year)	4,348	\$6,858,430.00	29	30,500.00
Losses and claims unpaid December 31st (beginning of new year) ...	9	16,600.00	.....	.....
Losses and claims incurred during the calendar year...	49	95,125.00	.....	.....
Total	58	\$ 111,725.00	.....	.....
Losses and claims scaled down and compromised during the year	45	88,225.00	.....	.....
Losses and claims outstanding unpaid December 31st (end of year)	13	23,500.00	.....	\$ 617.62
Assessments collected during year .....	.....	141,495.62	.....	.....

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid?

Answer. None.

Give amount of annual dues, and how paid. Are these specified in policies or in by-law? (State which.)

Answer. \$3.00 per \$1,000 included in assessment calls. By-laws.

What is the maximum and minimum amount of the policies or certificates issued on any one life? Give limiting ages for admission.

Answer. \$5,000, \$100.00; 15 to 60.

Do the certificates or policies outstanding specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. Yes.

If so, state how the amount is guaranteed, and whether such guarantee carries with it any dividends, surrender value, or endowment feature?

Answer. Assessments or emergency fund.

Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount?

Answer. No.

Is any part of the mortuary or reserve fund assessments, used for the purpose of paying any expenses?

Answer. Yes.

If so, what amount and under what circumstances?

Answer. For investigating, contesting and settling claims; for collecting assessments.

Does the association issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, are the amounts fixed? (Give nature of same, and how are these payments or promises provided for?)

Answer No.

Does the association reserve in its by-laws or policies (state which) the right to levy extra assessments, and how and when?

Answer. By-laws and policies.

Upon what basis and manner are your regular assessments computed?

Answer. At age of entry rates to be increased or extra assessments to be called if necessary.

How are the emergency, reserve or special funds created, and for what purpose, and where deposited?

Answer. For protection of members and to meet the requirements of the law.

Are the officers and directors elected by the members?

Answer. Directors.

If not, how are they selected?

Answer. Officers by directors.

Are notices of election sent to members?

Answer. Yes.

When and how?

Answer. By notice to members.

Are proxies contained in applications?

Answer. No.

Are there any members or persons having any proprietary or preferred interest in the association; or receiving any part of the expense fund as consideration for money advanced or for guarantee of payment of expenses?

Answer. Yes.

Is a medical examination required before issuing a policy or certificate to applicants?

Answer. Yes.

Are policies or certificates issued, or assignments allowed, to persons other than the families, heirs, relatives and dependents, or actual creditors of the member?

Answer. Yes.

If so, state governing rules.

Answer. To trustees.

Has the society paid all its death claims in full, and has it the ability to pay its outstanding claims in full?

Answer. Yes, all legitimate claims paid in full.

What is the aggregate amount of an assessment or periodical call upon all the policy-holders or members of the corporation or association?

Answer. \$18,734.48.

Has the association during the year levied extra assessments on policies and how much?

Answer. No.

Or increased the basis or rate of assessments to advanced ages when such right is retained?

Answer. No.

Or increased the ratio or number of assessments, the basis or rate remaining the same?

Answer. No.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

ANNUITY LIFE ASSOCIATION.

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, FRANCIS GENESER.

Secretary, CHARLES H. BAKER.

[Incorporated January 19, 1890, under Acts Twenty-first General Assembly. Commenced business January 19, 1890.

Home office, 903 Observatory building, Des Moines, Iowa.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year..... \$ 33,596.73

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:

Membership fees required or represented by applications.....	\$ 2,709.50
First year's assessments: Expense, \$23,692.64; mortuary, \$7,897.55	31,590.19
Subsequent years' assessments: Expense, \$28,753.45; mortuary, \$57,443.05.....	86,196.50
Medical examiners' fees paid by applicant.....	531.00

Total paid by members.....	\$ 121,027.19
Interest from mortgages, \$638.63; other sources, \$394.86.....	1,033.49

Total income during the year.....	\$ 122,060.68
Sum of both amounts.....	\$ 155,557.41

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

Death claims or installments paid.....	\$ 59,008.36
Advanced payments returned to rejected applicants.....	113.41

Total paid to members (items 1 to 3).....	\$ 59,121.77
Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments or premiums...	15,499.93
Commissions paid or allowed for collecting assessments to banks or collectors.....	4,409.65
Salaries and allowances of managers and agents not paid by commissions; membership fees.....	2,691.00
Salaries of officers.....	7,985.96
Salaries and other compensation of office employees.....	3,331.97
Medical examiners' fees, whether paid direct by members or otherwise.....	1,552.49
Taxes on assessments income, \$898.79; insurance department fees and licenses, \$169.....	1,067.79
Taxes on real estate and investments.....	62.54
Rent.....	612.00
Furniture, \$87.89; legal expenses, \$1,720.58; advertising and printing, \$1,733.65.....	3,542.12
All other items, viz: Postage, \$1,266.81; traveling expenses, \$920.79; contingent expenses, \$300.51; internal revenue, \$229.80; mortuary expenses, \$914.89.....	3,638.80
(Total expenses, footing of items 4 to 16, \$44,394.25.)	

Total disbursements.....	\$ 103,519.22
Balance.....	\$ 52,141.39

LEDGER ASSETS.

As per ledger accounts as shown by the books at home office at the close of business December 31st.

Book value real estate (Schedule C), unincumbered.....	\$ 2,000.00
Loans on mortgages of real estate (Schedule A), first liens.....	11,150.00
Cash deposited in banks.....	38,991.39

Total.....	\$ 52,141.39
Total net ledger assets, as per balance on page 1.....	\$ 52,141.39

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$ 156.35		
Interest accrued on other assets, time deposits.....	510.17—	\$ 666.52	
Market value of real estate over book value (Schedule C).....		1,000.00	
Mortuary assessments due on last call made within sixty days on insurance in force.....		5,042.94—	6,709.46
Total non-ledger assets.....		\$	7,658.21
Gross assets.....		\$	59,799.60
Deduct assets not admitted:			
Furniture, fixtures and safes, \$520; supplies, printed matter and stationery, \$428.75.....		948.75	
Total.....			948.75
Total admitted assets.....		\$	58,850.85

NON-LEDGER LIABILITIES.

Losses on policies adjusted, not due (Schedule XI).....	\$ 34,950.00		
Losses on policies resisted (Schedule XI).....	5,800.00		
Total liabilities.....			40,750.00
Balance to protect contracts.....		\$	18,100.85
Comprised under the following funds:			
Mortuary fund.....	\$ 4,439.96		
General or expense fund.....	13,660.89		
Total special funds.....		\$	18,100.85

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Iowa During Year.	
	Number	Amount.	Number.	Amount.
Policies or certificates in force Decemer 31st (beginning of new year).....	4,921	\$ 6,905,550.00	2,291	\$ 3,382,100.00
Policies or certificates written or increased during the calendar year.....	1,304	1,665,800.00	113	148,600.00
Total.....	6,225	\$ 8,571,350.00	2,404	\$ 3,530,700.00
Deduct decreased or ceased to be in force during year.....	955	1,593,500.00	477	781,800.00
Total policies or certificates in force Decem- ber 31st (end of year).....	5,270	\$ 6,977,850.00	1,927	\$ 2,748,900.00
Losses and claims unpaid December 31st (begin- ning of new year).....	49	38,800.00	29	20,000.00
Losses and claims incurred during the calendar year.....	47	60,958.36	17	23,200.00
Total.....	96	\$ 99,758.36	46	\$ 43,200.00
Losses and claims scaled down and compromised during the year.....	46	59,008.36	20	23,000.00
Losses and claims outstanding unpaid December 31st (end of year).....	50	40,750.00	26	20,200.00
Assessments collected during year.....		117,786.60		39,726.35

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid?

Answer. Class A, \$5.00 each policy; class B, \$5.00 for \$1,000 policy; \$7.00 for \$2,000 policy and \$8.50 for \$3,000 policy.

Give amount of annual dues, and how paid. Are these specified in policies or in by-laws? (State which)

Answer. None required.

What is the maximum and minimum amount of the policies or certificates issued on any one life? Give limiting ages for admission.

Answer. Class A, from \$500.00 to \$4,000.00; class B, from \$1,000.00 to \$3,000.00. Age limit, from 18 to 60 years.

Do the certificates or policies outstanding specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount?

Answer. No.

Is any part of the mortuary or reserve fund assessments, used for the purpose of paying any expenses?

Answer. Yes.

If so, what amount and under what circumstances?

Answer. As provided in the articles, any expenses incident to the protection thereof in any legal proceedings.

Does the association issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

Does the association reserve in its by-laws or policies (state which) the right to levy extra assessments, and how and when?

Answer. In articles of incorporation. When mortuary receipts do not meet death claims.

Upon what basis and manner are your regular assessments computed?

Answer. In class A, amount of benefits are graded according to age and assessments are fixed amounts regardless of age. In class B, graded assessments payable annually, semi-annually or quarterly at approximately the actuaries tables of mortality and both classes are subject to increase.

How are the emergency, reserve or special funds created, and for what purpose, and where deposited?

Answer. All funds are raised by quarterly, semi-annual or annual assessments. If there is an accumulation after providing for all death claims, due or contested, it goes to the emergency fund to meet further death losses. Deposited to the credit of the treasurer of the association in bank subject to check to meet death claims as they become due.

What was the expected mortality, during the past year, on mean amount of insurance in force, according to the actuaries' table of mortality?

Answer. Eight 114-1000 per thousand.

Are the officers and directors elected by the members?

Answer. Directors are.

If not, how are they selected?

Answer. Officers are elected by directors.

Are notices of election sent to members?

Answer. Yes.

When and how?

Answer. Thirty days prior to annual meeting in sealed letter to members' address.

Are proxies contained in applications?

Answer. No.

Are there any members or persons having any proprietary or preferred interest in the association; or receiving any part of the expense fund as consideration for money advanced or the guarantee of payment of expenses?

Answer. No.

Is a medical examination required before issuing a policy or certificate to applicant?

Answer. Yes.

Are policies or certificates issued, or assignments allowed, to persons other than the families, heirs, relatives and dependents, or actual creditors of the member?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to pay its outstanding claims in full?

Answer. Yes.

What is the aggregate amount of an assessment or periodical call upon all the policy-holders or members of the corporation or association?

Answer. \$29,454.00.

Has the association during the year levied extra assessments on policies, and how much?

Answer. No.

Or increased the basis or rate of assessments to advanced ages when such right is retained?

Answer. No.

Or increased the ratio or number of assessments, the basis or rate remaining the same?

Answer. No.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

BANKERS LIFE ASSOCIATION.

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, E. A. TEMPLE.
Secretary, A. C. STILSON.

First Vice-President, E. E. CLARK.
Treasurer, SIMON CASADY.

[Incorporated, June 30, 1879. Commenced business, September, 2, 1879.]

Home office, Des Moines, Iowa.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year. \$ 3,556.784.04

INCOME DURING YEAR.

As shown by the books at the home office at close of business December 31, 1900.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses as follows:

Membership fees required or represented by applications.	\$ 56,800.48	
First year's assessments; expense, \$5,490.05; mortuary, \$23,999.46.	29,489.51	
Subsequent year's assessments, expense, \$222,717.51; mortuary, \$794,186.18.	1,016,903.69	
Gaurantee deposits.	302,047.03	
Total paid by members.	\$ 1,405,240.71	
Interest from mortgages, \$140,476.81; bonds and stocks, \$10,416.36; other sources, \$28,116.83.	179,010.00	
From all other sources, viz: Reinstatement fees, \$1,870.97; changes of beneficiaries, \$610.00.	2,480.97	
Advances to agents repaid.	874.65	
Total income during the year.	\$ 1,587,606.33	
Sum of both amounts.	\$ 5,144,390.37	

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31, 1900.

Death claims paid	\$	878,991.32	
Guarantee deposits returned to beneficiaries of deceased members		17,703.43	
Advance payments returned to rejected applicants, and to members for canceled certificates		4,253.75	
		<hr/>	
Total paid to members	\$	900,948.50	
Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments		54,913.26	
Commissions paid or allowed to banks or collectors, for collecting assessments, etc.....		29,261.82	
Salaries and allowances of managers and agents not paid by commissions		4,237.95	
Salaries of officers.....		23,027.93	
Salaries and other compensation of office employees.....		24,260.25	
Medical examiner's fees, whether paid direct by members or otherwise		25,507.00	
Taxes on premiums, \$8,732.21; insurance department fees and licenses, \$2,328.30; municipal licenses, \$133.15; internal revenue, \$15,815.76.....		27,009.42	
Rent		4,810.04	
Furniture, \$2,207.03; legal expenses, \$3,341.63; advertising and printing \$6,624.22.....		12,172.88	
All other items, viz: Stationery, etc., \$878.34; postage, \$10,632.06; telegrams, \$33.60; traveling expenses, \$2,948.34; express and freight, \$401.65; blank books, \$215.45; all other items, \$764.84.....		15,874.28	
		<hr/>	
Total disbursements.....			\$ 1,122,023.33
		<hr/>	
Balance			\$ 4,022,367.04

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31, 1900.

Loans on mortgages of real estate, first liens.....	\$	2,969,063.39	
Book value of bonds, excluding interest.....		292,851.71	
Cash in office, \$84.22; deposited in banks, \$135,162.67.....		135,246.89	
Other assets, viz: Guarantee notes not due on members in good standing.		627,105.05	
		<hr/>	
Total.....			\$ 4,024,267.04
Deduct ledger liabilities:			
Trust deposits	\$	1,900.00	
		<hr/>	
Total net ledger assets	\$	4,022,367.04	\$ 4,022,367.04

NON-LEDGER ASSETS.

Interest due, \$649.50; accrued, \$60,058.91 on mortgages.....	\$	60,708.41	
Interest due, \$745.50; accrued, \$9,941.68 on other assets.....	10,687.18—\$	71,395.59	
Market value of bonds (not including interest) and stocks over book value		3,711.64	

Mortuary assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for	88,666.00	
Total non-ledger assets.	\$	163,773.23
Gross assets.....	\$	4,186,140.27
Total admitted assets	\$	4,186,140.27

NON-LEDGER LIABILITIES.

Losses on post mortem policies, not adjusted, \$78,666.00; resisted, \$10,000.00.	\$	88,666.00
Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued.....		3,551.22
Assessments paid before due		1,404.85
Total liabilities.....	\$	93,622.07
Balance to protect contracts.....	\$	4,092,518.20

Comprised under the following funds:

Guarantee fund (less amount thereof included in liabilities and in assets not admitted)...	\$	2,664,299.32
Emergency (surplus) fund (less amount thereof included in liabilities and assets not admitted).....	\$	1,559,423.53
Less temporary advance to mortuary fund.	161,983.94	1,397,439.59
General or expense fund (less amount thereof included in liabilities and in assets not admitted).....		30,779.29
Total special funds.	\$	4,092,518.20

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Iowa during year.	
	No.	Amount.	No.	Amount.
Certificates in force December 31st (beginning of year)	64,683	\$129,366,000.00	16,066	\$32,132,000.00
Certificates restored during the calendar year.	110	220,000.00	24	48,000.00
Certificates written or increased during the calendar year.....	9,953	19,906,000.00	1,616	3,232,000.00
Total	74,746	\$149,492,000.00	17,706	\$35,412,000.00
Deduct decreased or ceased to be in force during year	3,118	6,236,000.00	496	992,000.00
Total certificates in force last December 31st (end of year)	71,628	\$143,256,000.00	17,210	\$34,420,000.00
Losses and claims unpaid December 31st (beginning of year)	41	\$ 82,500.00	8	\$ 16,500.00
Losses and claims incurred during the calendar year	450	900,000.00	108	216,000.00
Claims on certificates formerly operated as terminated	3	1,700.00		
Total	494	\$ 984,200.00	116	\$ 232,500.00
Losses and claims paid, scaled down and compromised during year	450	878,991.32	105	207,500.00
Losses and claims outstanding unpaid last December 31st (end of year).....	44	\$ 88,666.00	11	\$ 22,000.00
Premiums and assessments collected during year.		\$ 1,046,393.20		\$ 237,931.97

EXHIBIT OF CERTIFICATES OR POLICES—Continued.

The following is a correct statement of the business of the year on policy account as it stood at close of business December 31st, according to home office books.

CLASSIFICATION.	Whole Life Policies	
	No.	Amount.
In force at end of previous year.	64,683	\$ 129,366,000.00
New policies issued	9,953	19,906,000.00
Old policies revived... ..	110	220,000.00
Total	74,746	\$ 149,492,000.00
Deduct ceased:		
By death	450	\$ 900,000.00
By surrender	106	212,000.00
By lapse.....	2,562	5,124,000.00
Total terminated.....	3,118	\$ 6,236,000.00
In force at end of year	71,628	\$ 143,256,000.00

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid. The entrance fee is equal in dollars to one-half the member's age for each certificate of \$2,000, and is paid at entrance.

Give amount of annual dues, and how paid. Are these specified in policies or in by-laws? The annual dues on business written prior to July 1, 1888, is 6 per cent. of guarantee deposit (which is \$1.00 for each year of the member's age for each certificate of \$2,000) and upon the business written since that date it is 10 per cent. Amount is fixed by articles of incorporation and resolution of board of directors.

What is the maximum and minimum amount of the policies or certificates on any one life? Give limiting ages for admission. \$6,000—\$2,000. 21 to 50 years (21 to 40 years, \$6,000—41 to 50 years, \$4,000).

Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount? The face value of certificates is secured by deposit with the State Insurance Department, and the amount due is provided for by an assessment on the members, levied pro rata upon the guarantee fund of the association. Payment of the certificates in full is guaranteed by the assets of the association and the right of assessment, but with no promise of dividends, surrender values, or endowment features. No right to scale policies is retained.

Is any part of the mortuary or reserve fund assessments or premiums used for the purpose of paying any expenses? No.

Does the association issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? No.

Does the association reserve, in its by-laws or policies, the right to levy extra assessments, and how and when? Upon what basis and manner are your regular assessments or premiums computed? The by-laws authorize assesment of amount required to pay losses. Assessments are levied for such a percentage upon the guarantee fund as will produce the amount required to pay death losses.

How are the emergency, reserve or special funds created, and for what purpose, and where deposited? The guarantee fund is created by deposits at entrance for the purpose of securing persistent membership. The surplus fund is made up of interest collections and forfeitures of guarantee deposits of lapsed members, and is for the purpose of paying any losses which may occur in excess of a rate of ten deaths per annum per one thousand members. Securities belonging to the association of a book value of \$3,233,901.71 (par value \$3,223,247.35) are deposited with the auditor of the State of Iowa, as required by law. Loans to the amount of \$28,013.39 are held in the home office of the association. A deposit of \$1,000.00 has been made with the Missouri insurance department. The balance is in process of collection and investment.

If association or any insurance department computes any mathematical reserve upon the association's policies, give results, naming table of mortality, interest, and method used. What was the expected mortality, during the past year, on mean amount of insurance in force, according to the actuaries' table of mortality? Expected mortality, \$1,842,101.47, according to actuaries' table.

Are the officers and directors elected by the members? Yes. Are notices of election sent to members? Yes. When and how? Annually in March, by mail. Are proxies contained in applications? No. Are there any members or persons having any proprietary or preferred interest in the association, or receiving any part of the expense fund as consideration for money advanced or for guarantee of payment of expenses? No.

Is a medical examination required before issuing a policy or certificate to an applicant? Yes. Are policies or certificates issued, or assignments allowed, to persons other than the families, heirs, relatives, and dependants, or actual creditors of the member? No.

Has the society paid all its death claims in full? Yes.

What is the aggregate amount of an assessment or periodical call upon all the policy-holders or members of the corporation or association? The quarterly calls made in 1900 produced \$1,046,393.20, or an average of \$261,598.30 each.

Has the association during the year levied extra assessments on policies paying stipulated premiums, and how much? No. Or increased the basis or rate of assessments to advanced ages, when such right is retained? No. Or increased the ratio or number of assessments, the basis or rate remaining the same? No.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
FARMERS LIFE ASSOCIATION.

Organized under the laws of the State of Iowa, made to the Auditor of State of the State
of Iowa, pursuant to the laws thereof.

President, F. W. CHERRY. First Vice-President, F. W. SPRAGUE.
Secretary, F. W. WILTSE.

[Incorporated, May 18, 1897, under Assessment Law. Commenced business, July 31, 1897.
Home office, 310 Crocker Building, Des Moines, Iowa

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year... \$ 30,174.57

INCOME DURING YEAR.

As shown by the books at home office at close of business,
December 31st.

Gross amount paid by members to the association, or its agents,
without deductions for commissions or other expenses, as
follows:

Membership fees required or represented by applications.....	\$ 13,033.50
First year's assessments, guarantee.....	4,323.50
Subsequent years' assessments: Expense, \$6,111.01; mortuary, \$3,791.30; reserve, \$233.50; for other purposes, emergency, \$950.00; guarantee, \$1,922.02; trust, \$174.68.....	13,182.51

Total paid by members.....	\$30,539.51
Other sources.....	634.70

Total income during the year..... \$ 31,174.21

Sum of both amounts..... \$ 61,348.78

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business
December 31st.

Death claims or installments paid	\$ 8,000.00
Advanced payments returned to rejected applicants.....	484.38

Total paid to members (items 1 to 4).....	\$ 8,484.38
Commissions and fees retained by, or paid, or allowed to agents on account of first year's fees, dues, assessments, or pre- miums.....	6,904.11
Commissions paid or allowed for collecting assessments to banks or collectors.....	146.61
Salaries of officers, \$2,500.00; other compensation of officers, directors, \$124.50.....	2,624.50

Salaries and other compensation of office employes.....	908.00	
Medical examiner's fees, whether paid direct by members or otherwise.....	800.00	
Taxes on assessments income, \$177.00; insurance department fees and licenses, \$19.00.....	196.00	
Rent (including \$525.00 for association's use of own buildings) less sub-leases.....	525.00	
Furniture, \$240.35; legal expenses, \$105.79; advertising and printing, \$338.64.....	684.78	
All other items, viz: Freight and express, \$2.60; postage, \$168.92; bonds, \$50.00; book and supplies, \$101.71; telegraph and telephone, \$38.08; traveling, \$181.60; miscellaneous, \$108.37.	651.28	
(Total expenses, footings of items 5 to 16, \$13,440.28.)		
Total disbursements.....	\$	21,924.66
Balance.....	\$	39,423.92

LEDGER ASSETS.

As per ledger accounts shown by the books 'at home office at close of business December 31st.

Cash in office, \$228.37; deposited in banks, \$3,658.23.....	\$	3,886.60
Agents' debit balances, \$407.25; bills receivable, \$35,290.07		35,697.32
Total.....	\$	39,583.92
Deduct ledger liabilities.		
Agents' credit balances.....	\$	160.00
Total net ledger assets, as per balance on page 1.....	\$	39,423.92
Balance to protect contracts.....	\$	39,423.92
Comprised under the following funds:		
Mortuary fund.....	\$	3,454.06
Reserve fund		1,553.28
Emergency fund		7,279.32
Guarantee fund, \$16,531.59; trust fund, \$678.76; contingent, \$9,926.91.....		27,137.26
Total special funds.....	\$	39,423.92

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total business of the year.	
	Number.	*Amount.
Policies or certificates in force December 31st (beginning of new year)	1,117	\$ 2,060,000.00
Policies or certificates written or increased during the calendar year.....	239	478,000.00
Total.....	1,350	\$ 2,538,000.00
Deduct decreased or ceased to be in force during the year.....	129	190,000.00
Total policies or certificates in force December 31st (end of year)...	1,221	\$ 2,348,000.00
Losses and claims incurred during the calendar year.....	6	8,000.00
Assessments collected during year.....		9,902.31

* Not solicited outside of state.

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid?

Answer. Fifty cents for each year of applicant's age, payable in cash or equivalent.

Give amount of annual dues, and how paid. Are these specified in policies or in by-laws?

Answer. Three-tenths of 1 per cent on amount of insurance carried, payable quarterly. By-laws.

What is the maximum and minimum amount of the policies or certificates issued on any one life? Give limiting ages for admission.

Answer. \$1,000 and \$2,000. From 20 to 50 years of age.

Do the certificates or policies outstanding specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

Is any part of the mortuary or reserve fund assessments, used for the purpose of paying any expenses?

Answer. No.

Does the association issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

Does the association reserve in its by-laws or policies the right to levy extra assessments, and how and when?

Answer. No.

Upon what basis and manner are your regular assessments computed?

Answer. Assessments are based on age of applicant at entrance.

How are the emergency, reserve or special funds created, and for what purpose, and where deposited?

Answer. The reserve fund is composed of the guarantee deposits and the interests accruing from all the funds of the association. To pay mortality in excess of 1 per cent. To be deposited with Auditor of State.

Are the officers and directors elected by the members?

Answer. Directors only.

If not, how are they selected?

Answer. Officers by directors.

Are notices of election sent to members?

Answer. Yes.

When and how?

Answer. By mail, not less than thirty days prior to election.

Are proxies contained in applications?

Answer. No.

Are there any members or persons having any proprietary or preferred interest in the association; or receiving any part of the expense fund as consideration for money advanced or for guarantee of payment of expenses.

Answer. No.

Is a medical examination required before issuing a policy or certificate to applicants?

Answer. Yes.

Are policies or certificates issued, or assignments allowed, to persons other than the families, heirs, relatives and dependents, or actual creditors of the member?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to pay its outstanding claims in full?

Answer. Yes.

What is the aggregate amount of an assessment or periodical call upon all the policy-holders or members of the corporation or association?

Answer. \$5,402.75.

Has the association during the year levied extra assessments on policies and how much?

Answer. No.

Or increased the basis or rate of assessments to advanced ages when such right is retained?

Answer. No.

Or increased the ratio or number of assessments, the basis or rate remaining the same?

Answer. No.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
GERMAN-AMERICAN MUTUAL LIFE ASSOCIATION.

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, HENRY NAUMANN.

Vice-President, JOHN ZAISER.

Secretary, F. H. A. KOCH.

[Incorporated March 5, 1887, under Chapter 65. Commenced business July 1, 1887.]

Home office, Burlington, Iowa.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year, corrected last year's balance..... \$ 15,928.41

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:

Membership fees required or represented by applications.....	\$ 430.53	
First year's assessments: Expense, \$2,279.17; mortuary, \$7,974.68; reserve, \$2,658.22; for other purposes: Special deposit, \$153.21	13,065.28	
Total paid by members.....	\$ 13,495.81	
Premium notes and assessments not yet due.....	10,720.30	
From all other sources, viz: Temporary advance for expense fund, \$2,473.53; mortuary fund, \$6,500.....	8,973.53	
Total income during the year.....	\$ 33,189.64	
Sum of both amounts.....	\$ 49,118.05	

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

Death claims or installments paid.....	\$ 9,562.54
Paid members for surrender value.....	143.87
Total paid to members (items 1 to 4).....	\$ 9,706.41
Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments or premiums..	200.00
Salaries and allowances of managers and agents not paid by commissions	1,350.99
Salaries of officers, \$1,180.20; other compensation of officers, \$28.00	1,208.20
Salaries and other compensation of office employees	306.00

Medical examiners' fees, whether paid direct by members or otherwise	56.00	
Insurance department fees and licenses.....	25.00	
Temporary advance from previous years returned.....	8,028.22	
Rent.....	450.14	
Legal expenses, \$74.75; advertising and printing, \$230.50 ...	305.25	
Bills receivable and notes cancelled	14,693.13	
All other items, viz: Postage and exchange, \$181.20; books and stationery, \$18.05; traveling expenses, \$222.61; sundries, \$62.40 (Total expenses, footings of items 5 to 16, \$4,385.84.)	484.26	
Total disbursements.....		\$ 36,813.60
Balance.....		\$ 12,304.45

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Loans on mortgages of real estate (Schedule A), first liens.....\$	1,200.00	
Cash in office.....	384.15	
Other assets, viz: Premium notes and other obligations not yet due, secured.....	10,720.30	
Total net ledger assets, as per balance on page 1		\$ 12,304.45

NON-LEDGER ASSETS.

Interest accrued on mortgages..	84.00	
Gross assets	\$ 12,388.45	
Total admitted assets.	\$ 12,388.45	

NON-LEDGER LIABILITIES.

All other liabilities, viz: Borrowed money.....	\$ 8,973.53	
Balance to protect contracts.....	\$ 3,414.92	

Comprised under the following funds:

Mortuary fund.....\$	1,817.01	
Reserve fund.....	614.29	
Special fund.....	462.09	
General or expense fund....	521.53	
Total special funds.....\$	3,414.92	

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total busi- ness of the yr.		Business in Iowa during year.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of new year).....	703	\$ 700,500	186	\$ 194,500
Policies or certificates written or increased during the calendar year.....	48	59,000	33	43,000
Total.....	751	759,500	219	237,500
Deduct decreased or ceased to be in force during year.....	118	116,000	38	35,500
Total policies or certificates in force December 31st(end of year)	633	643,500	181	202,000
Losses and claims unpaid December 31st(beginning of new year)	1	1,000	1	1,000
Losses and claims incurred during the calendar year.....	9	9,500	2	2,000
Total.....	10	10,500	3	3,000

Assessments collected during year, \$13,495.81.

MISCELLANROUS QUESTIONS.

Give amount of entrance fee, and how paid?

Answer. Entrance fee, if any is charged, varies according to age of applicant and amount of policy issued.

Give amount of annual dues, and how paid. Are these specified in policies or in by-laws? (State which.)

Answer. One-half of one per cent of the amount of insurance in force stated in policy, also in articles of incorporation.

What is the maximum and minimum amount of the policies or certificates issued on any one life? Give limiting ages for admission.

Answer. Minimum, \$500; maximum, \$2,000. Ages from 16 to 60.

Do the certificates or policies outstanding specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount?

Answer. Only according to Iowa laws.

Is any part of the mortuary or reserve fund assessments used for the purpose of paying any expenses?

Answer. Yes.

If so, what amount and under what circumstances?

Answer. Each fund bears the cost of its collection disbursement and protection. Only net receipts at home office.

Does the association issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, are the amounts fixed? (Give nature of same, and how are these payments or promises provided for?)

Answer. No endowment policies. Limited payment policies having a surrender value after two years. Special deposit fund created for this purpose.

Does the association reserve in its by laws or policies (state which) the right to levy extra assessments, and how and when?

Answer. Both.

Upon what basis and manner are your regular assessments computed?

Answer. Upon the American and actuaries tables combined.

How are the emergency, reserve or special funds created, and for what purpose, and where deposited?

Answer. From surplus of mortuary premiums collected calculated one-fourth of it to go to the reserve or emergency fund, deposited according to laws of state of Iowa.

Are the officers and directors elected by the members?

Answer. Directors by members.

If not, how are they selected?

Answer. Officers by directors.

Are notices of election sent to members?

Answer. Yes.

When and how?

Answer. Mailed not less than thirty days prior to election.

Are proxies contained in applications?

Answer. No.

Are there any members or persons having any proprietary or preferred interest in the association; or receiving any part of the expense fund as consideration for money advanced or for guarantee of payment of expenses?

Answer. Yes, all such of the directors or officers as have advanced any money will be repaid as soon as the surplus in the fund will permit.

Is a medical examination required before issuing a policy or certificate to applicants?

Answer. Yes.

Are policies or certificates issued, or assignments allowed, to persons other than the families, heirs, relatives and dependents, or actual creditors of the member?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to pay its outstanding claims in full?

Answer. Yes.

What is the aggregate amount of an assessment or periodical call upon all the policyholders or members of the corporation or association?

Answer. Not less than \$2,000.

Has the association during the year levied extra assessments on policies and how much?

Answer. No.

Or increased the basis or rate of assessments to advanced ages when such right is retained?

Answer. No.

Or increased the ratio or number of assessments, the basis or rate remaining the same?

Answer. No.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the conditions and affairs of the
ILLINOIS BANKERS LIFE ASSOCIATION.

Organized under the laws of the State of Illinois, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, GEO. C. RANKIN.
Secretary, W. A. SAWYER.

First Vice-President, W. G. STEVENSON.
Second Vice-President, I. A. EWING.

[Incorporated, November 3, 1897, under act June 22, 1893. Organized on Assessment plan.
Commenced business, November 3, 1897.]

Home office, Monmouth, Ills.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year.....

\$ 15,640.78

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross amount paid by policy-holders to the company or its agents, without deductions for commissions or other expenses, as follows:

Premiums on stipulated premium policies, new business	\$	4,814.20	
Renewal assessments: Expense, \$2,742.16; mortuary, \$10,874.97; .			
in lieu of guarantee, \$2,185.15.....		15,802.28	
Total paid by policy-holders (items 1 to 5).....	\$	20,616.48	
Interest from mortgages.....		608.75	
Income during the year.....	\$	21,225.23	
Total	\$	36,866.01	

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

Death claims and additions paid..	\$	6,212.06	
Paid beneficiaries from guarantee fund.....		84.30	
Advanced payments returned to rejected applicants.....		8.00	
Total paid policy-holders (items 1 to 6).. ..	\$	6,304.36	
Commissions and fees retained by or paid or allowed to agents, subsequent years.....		4,656.89	
Commissions paid or allowed for collecting assessments or premiums to banks or collectors.....		104.73	
Salaries and allowances of managers and agents not paid by commissions.....		196.70	
Salaries of officers, \$455.00; other compensation of officers, \$200.		655.00	
Salaries and other compensation of office employees.....		330.00	
Medical examiner's fees..		656.00	
Insurance department fees and licenses.....		48.00	
Taxes on real estate and investments.. .		95.47	
Rent (including \$120.00 for company's use of own buildings) less sub-leases.....		120.00	
Advertising and printing.....		233.50	
All other items, viz: Fuel, \$37.05; express charges, \$11.16		48.21	
Postage, revenue and bank exchange, \$154.20; miscellaneous, \$75.90.		230.10	
Iowa state inspector.....		130.00	
Total expenses, other than paid to policy-holders (items 7 to 20), \$7,504.60.			
Disbursements during the year	\$	13,808.96	
Balance.....	\$	23,057.05	

LEDGER ASSETS

As per ledger accounts shown by the books at home office at close of business December 31st.

Loans on mortgages of real estate (Schedule A), first liens.....	\$	20,266.00	
Deposited in banks.....		2,720.03	
Other ledger assets, viz: Agents' debit balance.		71.02	
Total.....	\$	23,057.05	
Total net ledger assets, as per balance on page 1....	\$	23,057.05	

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$	489.94
Assessments due on call made within sixty days....		4,299.44

Furniture and fixtures, \$325.00; supplies and printed matter, \$50	375.00	
Total non-ledger assets.....		\$ 5,164.78
Gross assets.....		\$ 28,221.43
Deduct non-ledger assets not admitted:		
Furniture, fixtures and sales, \$325; supplies, printed matter, and stationery, \$50	\$ 375.00	
Agent's debit balance	71.02	
Assessments due on call made within sixty days, \$4,299.44; interest accrued, \$489.94.....	4,789.38	
Total		\$ 5,235.40
Total admitted assets		\$ 22,986.03

LIABILITIES.

Losses on post mortem policies not adjusted.....	\$ 2,000.00	
Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due and accrued....	195.19	
Total liabilities		\$ 2,195.19
Balance to protect contracts		\$ 20,590.84

Comprised under the following funds:

Mortuary fund (less amount thereof included in liabilities and in assets not admitted)	\$ 11,396.88	
In lieu of guarantee fund (less amount thereof included in liabilities and in assets not admitted)....	11,357.80	
General fund (less amount thereof included in liabilities and in assets not admitted)..	30.32	
Expense fund (less amount thereof included in liabilities and in assets not admitted)	201.03	
Total special funds		\$ 22,986.03

EXHIBIT OF ASSESSMENT CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in State of Iowa During Year.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of year)	771	\$ 1,317,000		
Policies or certificates written or increased during the calender year.....	313	536,000	23	\$ 43,000
Total	1,084	\$ 1,853,000	23	\$ 43,000
Deduct decreased or ceased to be in force during year	135	219,000	8	15,000
Total policies or certificates in force December 31st last (end of year)	949	\$ 1,634,000	15	\$ 28,000
Losses and claims unpaid December 31st (beginning of year).....	1	2,000		
Losses and claims incurred during the calendar year	5	8,000		
Total	6	\$ 10,000		
Losses and claims paid during the year	4	6,000		
Losses and claims scaled down and compromised during the year.....	1	2,000		
Losses and claims outstanding unpaid December 31st last (end of year)	1	2,000		
Assessments collected during the year				15,000.00

EXHIBIT OF STIPULATED PREMIUM POLICIES.

The following is a correct statement of the business of the year on stipulated premium policy account as it stood at close of business December 31st, according to home office books.

CLASSIFICATION	Whole Life Policies.		Total Nos. and Amounts.	
	No.	Amount.	No.	Amount.
In force end of previous year.....	771	\$ 1,317,000	771	\$ 1,317,000
New policies issued	311	533,000	311	533,000
Old policies revived.....	2	3,000	2	3,000
Totals	1,084	\$ 1,853,000	1,084	\$ 1,853,000
Deduct ceased:				
By death	6	10,000	6	10,000
By lapse.	129	209,000	129	209,000
Total terminated.....	135	\$ 219,000	135	\$ 219,000
In force end of year	949	1,634,000	949	1,634,000

BUSINESS IN IOWA DURING 1900.

	No.	Amount.
Number and amount of policies on the lives of said state issued during the year	23	\$ 43,000
Total.....	23	\$ 43,000
Deduct number and amount which have ceased to be in force during the year.	8	15,000
Total number and amount of policies in force in said state December 31, 1900.....	15	\$ 28,000

What amount of premiums was collected or secured in said state during the year in cash and notes or credits, without any deduction for losses, dividends, commissions or other expenses?
Answer. Cash, \$87.24; notes or credits, \$731.40; total, \$818.64.

CERTIFICATES AND POLICIES IN FORCE.

Present age.	Number.	Amount.	Present age.	Number.	Amount.	Present age.	Number.	Amount.
18	3	\$ 5,000	37.....	34	\$ 61,000	54.....	9	\$ 15,500
19.....	2	4,000	38.....	36	52,500	55.....	12	23,000
20.....	4	7,000	39.....	23	37,500	56.....	16	20,000
21.....	6	8,000	40.....	36	59,500	57.....	10	18,000
22.....	13	23,000	41.....	15	25,500	58.....	18	34,000
23.....	14	23,500	42.....	31	54,000	59.....	14	25,000
24.....	12	20,000	43.....	18	28,000	60.....	19	34,500
25.....	28	46,500	44.....	25	40,500	61.....	16	29,500
26.....	28	45,500	45.....	26	44,500	62.....	11	21,000
27.....	36	63,000	46.....	29	49,000	63.....	9	18,000
28.....	28	48,000	47.....	27	45,000	64.....		
29.....	28	46,000	48.....	21	37,500	65.....		
30.....	27	46,500	49.....	25	46,000	66.....		
31.....	27	44,000	50.....	34	62,000	67.....		
32.....	28	49,000	51.....	36	61,500	68.....		
33.....	24	37,000	52.....	13	22,500	69.....		
34.....	22	38,000	53.....	9	18,000	70.....		
35.....	29	48,000						
36.....	24	40,000						

MISCELLANEOUS QUESTIONS.

Give amount of annual dues, and how paid?
Answer. No annual dues, expense fund a certain per cent of guarantee contributions levied quarterly.

Are these specified in policies or in by-laws?

Answer. Neither.

What is the maximum or minimum amount of policies or certificates issued on any one life?

Answer. Maximum, \$2,000; minimum, \$500.

Give limiting ages for admission.

Answer. Age 18 to 50 years.

Is any part of the mortuary or reserve fund, assessments or premiums, used for the purpose of paying any expenses?

Answer. No.

Does the company issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, are the amounts fixed?

Answer. No.

Does the company reserve in its articles of incorporation, by-laws or policies the right to levy extra assessments or increased premiums on stipulated premium policies, and how and when?

Answer. Yes, in by-laws, whenever it is necessary to provide a greater amount in the mortuary fund than would be produced by a levy of 30 per cent upon the guarantee contributions made by each member.

Upon what basis and manner are your regular assessments or premiums computed?

Answer. If the directors deem another or larger assessment necessary it may be levied.

How are the emergency, reserve or special funds created, and for what purpose, and where deposited?

Answer. By a certain contribution made by each applicant based upon the age of applicant and amount of insurance, the purpose being to provide for death or total disability claims in excess of amount of money realized upon a call of 30 per cent for mortuary purposes upon the guarantee contributions of each member.

Are the officers and directors elected by the members?

Answer. Yes, as to directors.

If not, how are they selected?

Answer. Officers elected by directors.

Are notices of election sent to members?

Answer. Yes.

When and how?

Answer. By mailing notices and publishing same 10 days prior to meeting.

Are proxies contained in applications?

Answer. No.

Are there any members or persons having any proprietary or preferred interest in the company, or receiving any part of the expense fund as consideration for money advanced or for guaranty of payment of expenses?

Answer. No.

Has the company during the year levied extra assessments on assessment policies, and how much?

Answer. No.

Or increased the basis or rate of assessments to advanced ages when such right is retained?

Answer. No.

Or increased the ratio or number of assessments, the basis or rate remaining the same?

Answer. No.

Has the company during the year increased the premium on policies paying stipulated premiums, and how much?

Answer. No stipulated premiums.

Or increased the basis or rate of premiums to advanced ages when such right is retained?

Answer. No.

What is the aggregate amount of an assessment or periodical call upon all the members holding assessment certificates?

Answer. Mortuary fund, \$2,761.10; expense fund, \$1,183.39.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

I. O. O. F. MUTUAL LIFE INSURANCE SOCIETY OF PENNSYLVANIA.

Organized under the laws of the State of Pennsylvania, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, H. S. CAMPBELL.

Secretary, W. S. ROGERS.

[Incorporated June 11, 1873.]

Home office, 117 North Broad street, Philadelphia, Pa.

BALANCE SHEET

Amount of net ledger assets December 31st of previous year (add increase or deduct decrease of capital, if any) \$ 29,883.38

INCOME DURING YEAR.

As shown by the books at home office at the close of business December 31st.

Gross amount paid by policy-holders to the company or its agents, without deductions for commissions or other expenses, as follows:

Premiums on stipulated premium policies, new business, expense, \$57,599.12; renewals, mortuary, \$10,208.94; mortuary lien, \$21,690.94	\$ 89,499.00
Renewal assessments: Expense, \$21,166.90; mortuary, \$49,624.30; reserve, mortuary lien, \$69,674.87.....	140,466.07
Total paid by policy-holders (items 1 to 5)	\$ 229,965.07
Interest.....	422.28
Income during the year.....	\$ 230,387.35
Total.....	\$ 260,270.73

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

Death claims and additions paid.....	\$ 142,584.05
Advanced payments returned to rejected applicants, mortuary expense.. ..	5,045.39
Paid policy-holders for surrender values.....	218.79
Total paid policy-holders (items 1 to 6)	\$ 147,848.23
Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments or premiums...	44,444.70
Salaries and allowances of managers and agents not paid by commissions ..	4,799.76

Salaries of officers, \$5,102.50; other compensation of officers, directors, \$825.....	5,927.50
Salaries and other compensation of office employees.....	4,898.20
Medical examiner's fees.....	71.00
Insurance department fees and licenses	2,145.00
Postage and revenue	1,766.84
Taxes on real estate and investments, expenses and repairs on real estate, telegrams.....	332.14
Rent.....	2,362.41
Furniture, \$426.46; legal expenses, \$3,258.40; advertising and printing, \$2,563.73....	6,248.59
All other items, viz: Borrowed money, traveling expenses	5,629.52
Actuarial, \$80; miscellaneous, \$323.47.....	403.47
Total expense, other than paid to policy-holders (items 7 to 20), \$79,029.13.	
Disbursements during the year....	\$ 226,877.30
Balance.....	\$ 33,393.57

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Cash in office, \$129.64; deposited in banks, \$32,745.96.....	\$ 32,875.60
Other ledger assets, viz:.....	554.15
Total.....	\$ 33,429.75
Deduct (items 7 and 8) all assets that are not actual investments: Agents' credits balances.....	36.38
Total net ledger assets, as per balance on page 1.....	\$ 33,393.37

NON-LEDGER ASSETS.

Interest due on other assets.....	\$ 150.00
Net amount of uncollected and deferred premiums.....	\$ 69,257.04
Gross assets....	\$ 69,407.04
Deduct non-ledger assets not admitted:	
Money advanced to agents	\$ 554.15
Depreciation in ledger assets to bring same to market value if less than cost value; excess of 15 and 16 overcharges in liabilities on same account.....	57,173.72
Total.....	\$ 57,727.87
Total admitted assets.....	\$ 45,072.54

LIABILITIES.

Losses on stipulated premium policies, due and unpaid, \$2,233.59; adjusted, not due, \$1,828.67; not adjusted, \$2,275.70; resisted, \$5,745.36.....	\$ 12,083.32
Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due and accrued, estimated	700.00
Premiums or assessments paid before due....	100.00
Total liabilities.....	\$ 12,883.32
Balance to protect contracts.....	\$ 32,184.22
Comprised under the following funds:	
Mortuary fund (less amount thereof included in liabilities and in assets not admitted)....	\$ 19,448.17
General or expense fund (less amount thereof included in liabilities and in assets not admitted)	12,701.05
Total special funds	\$ 32,149.22

EXHIBIT OF ASSESSMENT CERTIFICATES OR POLICIES.

	Total Business of the Year.	
	Number.	Amount.
Policies or certificates in force December 31st (beginning of year).	3,572	\$ 5,255,153.00
Policies or certificates written or increased during the calendar year.	3,052	1,505,131.00
Total	6,624	\$ 6,760,284.00
Deduct decreased or ceased to be in force during year	3,508	5,027,634.00
Total policies or certificates in force December 31st last (end of year)	3,116	\$ 1,732,650.00
Losses and claims unpaid December 31st (beginning of year) ..	43	\$ 2,519,923.00
Losses and claims incurred during the calendar year.	166	12,946,814.00
Totals	209	\$ 15,466,737.00
Losses and claims scaled down and compromised during the year....	178	14,258,405.00
Losses and claims outstanding unpaid December 31st last (end of year).	31	1,208,332.00
Assessments collected during year.....	12	22,996,517.00

EXHIBIT OF STIPULATED PREMIUM POLICIES.

The following is a correct statement of the business of the year on stipulated premium policy account as it stood at close of business December 31st, according to home office books.

CLASSIFICATION.	Term Policies.	
	Number.	Amount.
In force end of previous year	3,572	\$ 5,255,153.00
New policies issued ..	327	313,724.00
Changed and increased ...	2,725	1,191,407.00
Totals	6,624	\$ 6,760,284.00
Deduct ceased:		
By death.....	166	129,468.00
By lapse	617	1,043,085.00
By change and decrease	2,725	3,855,081.00
Total terminated.	3,508	\$ 5,027,634.00
In force end of year	3,116	1,732,650.00

MISCELLANEOUS QUESTIONS.

Give amoumt of annual dues, and how paid. Are these specified in policies or in by-laws?
Answer. In policies. All of the first year's premiums saved in mortality, thereafter 30 per cent.

What is the maximum or minimum amount of policies or certificates issued on any one life?
Answer. Five hundred dollars to \$5,000.

Give limiting ages for admission.
Answer. Eighteen to 65.

Is any part of the mortuary or reserve fund, assessments or premiums, used for the purpose of paying any expenses? If so, what amount and under what circumstances?
Answer. Except to protect mortuary fund.

Does the company issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?
Answer. No.

Does the company reserve in its articles of incorporation, by-laws or policies (state which) the right to levy extra assessments or increased premiums on stipulated premium policies, and how and when?

Answer. Both.

Upon what basis and manner are your regular assessments or premiums computed?

Answer. Annual renewable term rate, actuaries 4 per cent table.

How are the emergency, reserve or special funds created, and for what purpose, and where deposited?

Answer. Payment of death losses. Com. Title and Trust Co., Philadelphia.

Are the officers and directors elected by the members?

Answer. Yes.

When and how?

Answer. By-laws and notices thirty days before meeting.

Are proxies contained in applications?

Answer. Yes, in part.

Are there any members or persons having any proprietary or preferred interest in the company, or receiving any part of the expense fund as consideration for money advanced or for guaranty of payment of expenses?

Answer. None.

Has the company during the year levied extra assessments on assessment policies, and how much?

Answer. None.

Or increased the basis or rate of assessment to advanced ages when such right is retained?

Answer. No.

Or increased the ratio or number of assessments, the basis or rate remaining the same?

Answer. No.

What is the aggregate amount of an assessment or periodical call upon all the members holding assessment certificates?

Answer. Mortuary fund, \$8,079.98; expense fund, \$3,462.85.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

KNIGHTS OF THE GLOBE MUTUAL BENEFIT ASSOCIATION.

Organized under the laws of the State of Illinois, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, DR. A. C. SCHADEL.

Vice-President, DR. E. P. BARTLETT.

Secretary, WILLIAM W. KRAPE.

[Incorporated December 20, 1890, under general law, approved June 22, 1893, chapter 73.
Re-incorporated July 27, 1896. Commenced business December 26, 1890.]

Home office, Freeport, Illinois.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year.... \$ 22,021.66

INCOME DURING YEAR

As shown by the books at home office at close of business December 31st.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:

Membership fees required or represented by applications.....\$ 17,372.00

First year's assessments: Expense, \$5,965.40; mortuary, \$21,- 664.80.....	27,630.20	
Subsequent year's assessments: Expense, \$14,330.20; mortuary, \$88,665.10.....	102,995.30	
Medical examiners' fees paid by applicants.....	3,440.00	
Total paid by members.....\$	151,437.50	
From all other sources, viz: Certificate fees, \$147; fees refunded, \$135.19; reinstatement fees, \$174.55; miscellaneous, \$13.25..	469.97	
Total income during the year.....	\$	151,907.47
Sum of both amounts.....	\$	173,929.13

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

Death claims or installments paid.....\$	101,400.00	
Advance payments returned to rejected applicants.....	10.00	
Total paid to members.....\$	101,410.00	
Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments or premi- ums	23,664.47	
Salaries and allowances of managers and agents, not paid by commissions.....	764.14	
Salaries of officers, \$3,920; other compensation of officers, \$1,- 314.94.....	5,234.94	
Salaries and other compensation of office employes.....	2,458.00	
Medical examiners' fees. whether paid direct by members or otherwise.....	4,174.75	
Insurance department fees and licenses.....	225.50	
Rent for association's use of own buildings, less sub-leases.....	346.00	
Advertising and printing	3,872.39	
All other items, viz: Repairing office, \$954.81; attorney's fees, \$250; legal expense, \$290; general expense, \$394.43; postage, \$929.08; telegrams, express, exchange, etc., \$218.97; travel- ing expenses, \$619.81.....	3,657.10	
(Total expenses, footings of items 5 to 16, \$44,397.29.)		
Total disbursements.....	\$	145,807.29
Balance	\$	28,121.84

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Cash in office, \$9,038.39; deposited in banks, \$17,218.39.....\$	26,256.78	
Agents' debit balances, cash tickets.....	1,164.75	
Other assets, viz: Office furniture.....	700.31	
Total net ledger assets, as per balance on page 1.....	\$	28,121.84

NON-LEDGER ASSETS.

Mortuary assessments due on last call made within sixty days on insurance in force.....\$	4,101.75
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Mortuary assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for per item 4 of liabilities.....	11,407.60	
Total non-ledger assets.....		\$ 15,509.35
Gross assets		\$ 43,631.19
Deduct assets not admitted:		
Furniture, fixtures and safes.....	\$ 700.31	
Agents' debit balances not secured by bonds.....	1,164.75	
Excess of items 15 and 16 over changes in liabilities on same account.....	4,101.75	
Total		\$ 5,966.81
Total admitted assets.....		\$ 37,664.38

NON-LEDGER LIABILITIES. .

Losses on policies, not adjusted	\$ 16,000.00	
Surrender value obligations due or accrued.....	3,218.00	
Total liabilities.....		\$ 19,218.00
Balance to protect contracts....		\$ 18,446.38

Comprised under the following funds:

Mortuary fund	\$ 4,027.10	
Emergency fund.....	11,407.60	
General or expense fund.....	3,011.68	
Total special funds.....		\$ 18,445.38

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Iowa During Year.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31st (beginning of new year)	8,861	\$16,552,500	31	\$ 59,500.00
Policies or certificates written or increased during the calendar year.....	3,424	5,632,500	133	197,500.00
Total	12,285	\$22,185,000	164	\$ 257,000.00
Deduct decreased or ceased to be in force during year	849	1,453,500	14	19,500.00
Total policies or certificates in force December 31st (end of year).....	11,436	\$20,731,500	150	\$ 237,500.00
Losses and claims unpaid December 31st (beginning of new year)	14	\$ 26,000.00		
Losses and claims incurred during the calendar year..	42	95,000.00		
Total	56	\$121,000.00		
Losses and claims scaled down and compromised during year	47	105,000.00		
Losses and claims outstanding unpaid December 31st (end of year).	9	\$ 16,000.00		
Assessments collected during year		130,625.50		\$ 1,627.50

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid?
Answer. \$5 when becoming a member.

Give amount of semi-annual dues, and how paid. Are these specified in policies or in by-laws? (State which.)

Answer. \$1 semi-annually on \$2,000 or less (on \$2,500 or \$3,000, \$1.20 semi-annually). In by-laws.

What is the maximum and minimum amount of the policies or certificates issued on any one life? Give limiting ages for admission.

Answer. Maximum, \$2,000; minimum, \$500; 18 and 50.

Do the certificates or policies outstanding specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. Yes.

If so, state how the amount is guaranteed, and whether such guarantee carries with it any dividend, surrender value, or endowment feature?

Answer. No; guaranteed by assessments.

Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount?

Answer. No.

Is any part of the mortuary or reserve fund assessments used for the purpose of paying any expenses?

Answer. No.

Does the association issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, are the amounts fixed? (Give nature of same, and how are these payments or promises provided for?)

Answer. No.

Does the association reserve in its by-laws or policies (state which) the right to levy extra assessments, and how and when?

Answer. Both. Yes, when needed.

Upon what basis and manner are your regular assessments computed?

Answer. American experience table at age of entry.

How are the emergency, reserve or special funds created, and for what purpose, and where deposited?

Answer. Beginning with January 1st, a sum not to exceed 25 per cent of each assessment set aside.

• Are the officers and directors elected by the members?

Answer. Directors are.

If not, how are they selected?

Answer. Officers elected by directors.

Are notices of election sent to members?

Answer. Yes.

When and how?

Answer. In K. G. papers and mailing blank proxy.

Are proxies contained in applications?

Answer. No.

Are there any members are persons having any proprietary or preferred interest in the association; or receiving any part of the expense fund as consideration for money advanced or for guarantee of payment of expense?

Answer. No.

Is a medical examination required before issuing a policy or certificate to applicants?

Answer. Yes.

Are policies or certificates issued, or assignments allowed, to persons other than the families, heirs, relatives and dependents, or actual creditors of the member? If so, state governing rules.

Answer. Policies issued to widows, heirs, relatives and devisees.

Has the society paid all its death claims in full, and has it the ability to pay its outstanding claims in full?

Answer. Yes.

What is the aggregate amount of an assessment or periodical call upon all the policy-holders or members of the corporation or association?

Answer. \$11,407.

Has the association during the year levied extra assessments on policies and how much?

Answer. Called assessments in ten months; in December had two assessments.

Or increased the basis or rate of assessments to advanced ages when such right is retained?
Answer. No.
Or increased the ratio or number of assessments, the basis or rate remaining the same?
Answer. Yes.

ANNUAL STATEMENT

For the year ending December 31, 1900 of the condition and affairs of the
KNIGHTS TEMPLARS AND MASONS LIFE INDEMNITY COMPANY.

Organized under the laws of the state of Illinois, made to the Auditor of State of the state of
Iowa, pursuant to the laws thereof.

President, GEO. M. MOULTON. *First Vice-President, J. A. CRAWFORD.*
General Manager. W. H. GRAY. *Second Vice-President, A. B. HUSTON.*

[Re-incorporated, April 24, 1900. Commenced business, May 27, 1884.]

Home office, 1303 Masonic Temple, Chicago, Ill.

BALANCE SHEET.

Amount of net ledger assets December 31st, previous year..... \$ 400,415.92

INCOME DURING YEAR.

As shown by the books at home office at close of business
December 31st.

Gross amount paid by members to the association or its agents,
without deductions for commissions or other expenses, as
follows:

Membership fees required or represented by applications.....	\$ 5,826 75	
Annual dues	18,190. 75	
Subsequent years' assessments: Expense, \$103,925.27; mortuary, \$311,781 17	415,706. 44	

Total paid by members.....	\$ 439,723.94	
Bonds and stocks.....	19,757 43	
Profit on disposal of securities	1,060.00	
From all other sources, viz.: Decrease in outstanding dividend bonds, \$603 09; dividend bonds on forfeited policies, \$559.59	1,162.68	

Total income during the year.....		\$ 461,704.05

Sum of both amounts.....		\$ 862,119.97

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business
December 31st.

Death claims or installments paid.....	\$ 316,592.70
Advanced payments returned to rejected applicants.....	376.08
Paid members for surrender value, disability claims, \$4,002.80; dividend bonds. \$14,876.21	18,879.01

Total paid to members (items 1 to 4).....	\$ 335,847.79
Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments or prem- iums	15,845.62

Commissions paid or allowed for collecting assessments to banks or collectors.....	4,897.44
Salaries of officers	6,500.00
Salaries and other compensation of office employees.....	9,604.41
Medical examiners' fees, whether paid direct by members or otherwise	1,768.17
Insurance department fees and licenses.....	957.27
Rent	4,380.00
Furniture, \$1,451.49; legal expenses, \$3,838.55; advertising and printing, \$4,161.22.....	9,451.26
All other items, viz : Office expense, \$359.66; postage, express, telegraph and revenue, \$3,089.45, traveling expense, \$10,456.23	13,905.34

(Total expenses, footings of items 5 to 16, \$67,309.51)

Total disbursements..... \$ 403,157.30

Balance \$ 458,962.67

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value of bonds (excluding interest).....	\$ 450,974.90
Cash in office, \$2,097.69; deposited in banks, \$25,508.77.....	27,606.46
Other assets, viz.: Receiver's certificate Commerce Vault Co..	12,203.01

Total..... \$ 490,784.37

Deduct ledger liabilities:

Dividend bonds, \$26,366.59; advance payments, \$5,455.11.....	31,821.70
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Total net ledger assets, as per balance on page 1..... \$ 458,962.67.

NON-LEDGER ASSETS.

Market value of bonds (not including interest) and stocks over book value (Schedule D).....	16,372.60
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Total non-ledger assets..... \$ 16,372.60

Gross assets \$ 475,335.27

NON-LEDGER LIABILITIES.

Losses on policies, adjusted, not due (Schedule XI).....	\$ 23,000.00
Losses on policies, not adjusted, \$51,607.26; resisted, \$14,939.45 (Schedule XI)	66,546.71

Total liabilities..... \$ 89,546.71

Balance to protect contracts..... \$ 385,788.56

Comprised under the following funds:

Contingent fund.....	\$ 385,788.56
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Total special funds \$ 385,788.56

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year		Business in Iowa During Year.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of new year).....	6,603	\$20,103,250.00	503	\$ 1,667,536.00
Policies or certificates written or increased during the calendar year.....	727	1,703,500.00	6	19,000.00
Total.....	7,330	\$21,806,750.00	509	\$ 1,686,536.00
Deduct decreased or ceased to be in force during year.....	1,096	3,408,500.00	77	259,000.00
Total policies or certificates in force December 31st (end of year).....	6,234	\$18,398,250.00	432	\$ 1,427,536.00
Losses and claims unpaid December 31st (beginning of new year).....	12	36,930.68		
Losses and claims incurred during the calendar year.....	110	378,000.00	5	25,000.00
Total.....	122	\$ 414,930.68	5	\$ 25,000.00
Losses and claims scaled down and compromised during the year.....	92	325 383.97	4	20,000.00
Losses and claims outstanding unpaid December 31st (end of year).....	30	89,546 71	1	5,000.00
Assessments collected during year.....		415,706.44		

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid.
Answer. One thousand dollars, \$6.00; \$2,000, \$7.50; \$3,000, 9; \$4,000, \$10 50; \$5,000, \$12.
Paid to company.
Give amount of annual dues, and how paid.
Answer. One dollar per \$1,000 Paid to company.
Are these specified in policies or in by-laws?
Answer. In both policy and by-laws.
What is the maximum and minimum amount of the policies or certificates issued on any one life?
Answer. \$5,000 and \$1,000.
Give limiting ages for admission.
Answer. Twenty-one to 59 years.
Do the certificates or policies outstanding specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?
Answer. Yes.
Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount?
Answer. Guaranteed by contingent fund. No.
Is any part of the mortuary or reserve fund assessments used for the purpose of paying any expenses?
Answer. No.
Does the association issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, are the amounts fixed?
Answer. No. Dividend bonds which can only be used by member for payment of assessments. By contingent fund.
Does the association reserve in its by-laws or policies the right to levy extra assessments, and how and when?
Answer. Yes, both.
Upon what basis and manner are your regular assessments computed?
Answer. The constitution provides for the levying of assessments according to a given table whenever the necessity arises.

How are the emergency, reserve or special funds created, and for what purpose, and where deposited?

Answer: Surplus after deducting expenses from sum of entrance fees, annual dues and twenty-five per cent of assessments; protection of members; First National bank, Illinois Trust and Savings bank, Central Savety Deposit vaults.

Are the officers and directors elected by the members?

Answer. Yes.

Are notices of election sent to members?

Answer Yes.

When and how?

Answer. Annually, by mail.

Are proxies contained in applications?

Answer. No.

Are there any members or persons having any proprietary or preferred interest in the association; or receiving any part of the expense fund as consideration for money advanced or for guarantee of payment of expenses?

Answer. No.

Is a medical examination required before issuing a policy or certificate to applicants?

Answer. Yes.

Are policies or certificates issued, or assignments allowed, to persons other than the families, heirs, relatives and dependents, or actual creditors of the member?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to pay its outstanding claims in full?

Answer. Yes.

What is the aggregate amount of an assessment or periodical call upon all the policy-holders or members of the corporation or association?

Answer. \$23,000.00.

Has the association during the year levied extra assessments on policies, and how much?

Answer. No.

Or increased the basis or rate of assessments to advanced ages when such right is retained?

Answer. Yes.

Or increased the ratio or number of assessments, the basis or rate remaining the same?

Answer. No.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

LABORING MEN'S CO-OPERATIVE LIFE ASSOCIATION.

Organized under the laws of the state of Iowa, made to the auditor of state of the state of Iowa, pursuant to the laws thereof.

President, J. H. HURD.

Treasurer, F. A. DEKAY.

Secretary, J. N. WATSON.

[Incorporated, August 27, 1897.

Approved August 25, 1897.]

Commenced business November 24, 1897.

Home office, 607 to 610 Toy building, Sioux City, Iowa, formerly Webster City, Iowa.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year.	\$ 6,348.87
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INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:

Membership fees required or represented by applications	\$	3,270.10	
First year's assessments: Expense, \$1,770; mortuary, \$1,548.90....		3,318.90	
Subsequent years' assessments: Expense, \$5,282.90; mortuary, \$6,211.67		11,494.57	
Medical examiners' fees paid by applicant.....		222.75	
		<hr/>	
Total paid by members.....	\$	18,306.32	
Total income during the year.			\$ 18,306.32
		<hr/>	
Sum of both amounts			\$ 24,655.19

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st:

Death claims or installments paid.....	\$	6,150.00	
Advanced payments returned to applicants		44.75	
		<hr/>	
Total paid to members (items 1 to 4).....	\$	6,194.75	
Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments or premiums.		2,001.35	
Commissions paid or allowed for collecting assessments to banks or collectors.....		299.42	
Salaries and allowances of managers and agents not paid by commissions.		1,400.12	
Other compensation of officers, traveling expense.....		513.14	
Salaries and other compensation of office employes.....		277.62	
Medical examiners' fees, whether paid direct by members or otherwise		222.75	
Taxes on assessments income, \$112.94; insurance department fees and licenses, \$30.50.		143.44	
Rent (including \$168 for association's use of own buildings) less subleases		168.00	
Legal expenses, \$6; advertising and printing. \$575.95.....		581.95	
All other items, viz: (profit and loss account must be itemized) postage and revenue.		523.28	
Advanced money returned to incorporators.....		500.00	
All other items and sundries.....		226.96	
		<hr/>	
Total disbursements.....			13,052.78
		<hr/>	
Balance			\$ 11,602.41

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st:

Cash in office, \$314.50; deposited in banks \$4,176.31	\$	4,490.81	
Agents' debit balances, \$1,834.67; bills receivable, \$5,434.01.		7,268.68	
		<hr/>	
Total.....	\$	11,759.49	
Deduct ledger liabilities:			
Agents' credit balances.		157.08	
		<hr/>	
Total net ledger assets, as per balance on page 1.....	\$	11,602.41	\$ 11,602.41
Deduct assets not admitted:			
Agents' debit balances not secured by bonds, \$1,834.67; bills receivable, not secured, \$5,434.01		7,268.68	
		<hr/>	
Total.....			7,268.68
		<hr/>	
Total admitted assets.			\$ 4,333.73

NON-LEDGER LIABILITIES.

Losses on policies adjusted, not due (Schedule XI)	\$ 2,000.00	
Total liabilities.....		\$ 2,000.00
Balance to protect contracts		\$ 2,333.73
Comprised under the following funds:		
Mortuary fund, overdrawn. \$ 378.84.		
Emergency fund	1,000.00	
General or expense fund.....	1,333.73	
Total special funds.....	\$ 2,333.73	

EXHIBITS OF CERTIFICATES OR POLICIES.

	TOTAL BUSINESS OF THE YEAR.	
	NO.	AMOUNT.
Policies or certificates in force December 31st (beginning of new year)...	2,180	\$2,180,000.00
Policies or certificates written or increased during the calendar year	1,380	1,593,000.00
Total	3,560	\$3,773,000.00
Deduct decreased or ceased to be in force during year.....	832	854,000.00
Total policies or certificates in force December 31st (end of year)....	2,728	\$2,919,000.00
Losses and claims unpaid December 31st (beginning of new year).....	2	2,000.00
Losses and claims incurred during the calendar year.....	5	6,000.00
Total.....	...	.....
Losses and claims scaled down and compromised during the year . . .	2	\$ 2,000 00
Losses and claims outstanding unpaid December 31st (end of year).....	1	2,000.00
Assessments collected during year	3	6,211.60

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid?

Answer. \$5 in advance.

Give amount of annual dues and how paid. Are these specified in policies or in by-laws?

Answer. \$2 semi-annual. Articles of incorporation.

What is the maximum and minimum amount of the policies or certificates issued on any one life? Give limiting ages for admission?

Answer. \$2,000 and \$1,000. Ages, 16 to 50 years.

Do the certificates or policies outstanding specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount?

Answer. Yes.

Is any part of the mortuary or reserve fund assessments, used for the purpose of paying any expenses?

Answer No

Does the association issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value.

Answer. No.

How are the emergency, reserve and special funds created, and for what purpose and where deposited?

Answer. Emergency fund by scaling certificates in case of death (50 per cent first year; 25 per cent second year).

Are the officers and directors elected by the members?

Answer. Directors elected by members; officers elected by directors.

Are notices of election sent to members?

Answer. Yes.

When and how?

Answer. In official paper.

Are proxies contained in applications?

Answer. No.

Are there any members or persons having any proprietary or preferred interest in the association; or receiving any part of the expense fund as consideration for money advanced or for guarantee of payment of expenses?

Answer. No.

Is a medical examination required before issuing a policy or certificate to applicants?

Answer. Yes.

Are policies or certificates issued, or assignments allowed, to persons other than the families, heirs, relatives and dependents, or actual creditors of the member?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to pay its outstanding claims in full?

Answer. Yes.

What is the aggregate amount of an assessment or periodical call upon all the policyholders or members of the corporation or association?

Answer. \$2,650.60.

Has the association during the year levied extra assessments on policies and how much?

Answer. No.

Or increased the basis or rate of assessments to advanced ages when such right is retained?

Answer. No.

Or increased the ratio or number of assessments the basis or rate remaining the same?

Answer. No.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
MERCHANTS LIFE ASSOCIATION.

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, A. H. KUHLEMEIER.

Vice-President, JOHN BLAUL.

Secretary, A. B. HAWKINS.

[Incorporated April 4, 1894, under Acts Twenty-first General Assembly. Approved March 17, 1894, Chapter 65 Commenced business, June 14, 1894.]

Home office, National State Bank building, Main and Jefferson streets, Burlington, Iowa.

BALANCE SHEET.

Amount of net ledger assets, December 31st of previous year....

\$ 53,473.45

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:

Membership fees required or represented by applications.....\$	15,987.75	
First year's assessments: Expense \$1,476.30; Mortuary, \$2,569.46; reserve, \$17,754.....	21,799.76	
Subsequent years' assessments: Expense, \$5,489.54; mortuary, \$24,569.68.....	30,059.22	
Medical examiners' fees paid by applicant	1,848.00	
Total paid by members.....\$	69,694.73	
Interests from mortgages, \$924; other sources, \$844.82.....	1,768.82	
From all other sources, viz: Advanced by directors.....	190.00	
Advanced to agents, repaid.....	466.36	
Advanced payments due to members, to mortuary fund.....	90.46	
Temporary loan from surplus fund.....	4,000.00	
Total income during the year	\$ 76,210.37	
Sum of both amounts.....	\$ 129,683.82	

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

Death claims paid.....\$	31,179.98	
Guarantee fund returned to beneficiaries.....	63.50	
Advanced payments applied for payments of premium.....	75.83	
Total paid to members (items 1 to 4)	\$ 31,319.31	
Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments or premiums...	15,987.75	
Commissions paid or allowed for collecting assessments to banks or collectors.....	364.20	
Salaries, agents not paid by commissions.....	2,188.50	
Salaries of officers ...	2,202.57	
Salaries, office employees.....	752.45	
Medical examiner's fees, whether paid direct by members or otherwise.....	1,854.00	
Taxes on assessments income, \$466.70; insurance department fees and licenses, \$37.....	503.70	
Charged off surplus fund notes on lapsed certificates.....	3,919.47	
Rent	400.00	
Furniture, \$163.71; legal expenses, \$477.67; advertising and printing, \$789.17	1,430.55	
All other items, viz: Advanced to agents to be repaid out of future commissions	215.37	
Postage, \$624.97; express, \$28.55; medical director, \$247.29; stationery, \$81.85.....	982.66	
Traveling expenses, \$1,533.84; miscellaneous, \$122.03.....	1,655.87	
Charged off agents' debit balances.....	1,841.92	
Total disbursements.....	\$ 65,618.32	
Balance	\$ 64,065.50	

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Loans on mortgages of real estate (Schedule A), first liens..... \$	21,800.00	
Cash deposited in banks.....	5,125.93	
Guarantee funds notes of members in good standing.....	150.94	
Surplus funds notes of members in good standing.....	31,600.06	
Agents' debit balances, \$1,126.15; bills receivable, \$426.58....	1,552.73	
Other assets, viz: Loans to mortuary fund for permanent surplus fund	4,000.00	
Total.....\$	64,229.66	

Deduct ledger liabilities:

Agents' credit balances, \$122.53; advanced payments due members, \$41.63.....	164.16	
Total net ledger assets, as per balance on page 1.....		\$ 64,065.50

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$ 558.09	
Mortuary assessments due on last call made within sixty days on insurance in force.....	4,000.00	
Mortuary assessment on hand subject to decision of court.....	1,169.26	
Total non-ledger assets....		\$ 5,727.35
Gross assets.....		\$ 69,792.85

Deduct assets not admitted:

Agents' debit balances not secured by bonds.....	\$ 168.68	
Total		\$ 168.68
Total admitted assets.....		\$ 69,624.17

NON-LEDGER LIABILITIES

Losses on policies adjusted, not due (Schedule XI).....	\$ 4,000.00	
Losses on policies resisted (Schedule XI).....	1,169.26	
Total liabilities.....		\$ 5,169.26
Balance to protect contracts		\$ 64,454.91

Comprised under the following funds:

Mortuary fund....	\$ 1,297.89	
Guarantee fund.....	6,450.94	
Surplus fund.....	55,428.89	
General or expense fund.....	1,277.19	
Total special funds.....		\$ 64,454.91

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Iowa During Year.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of new year)	2,315	\$4,630,000.00	2,315	\$ 46,300.00
Policies or certificates written or increased during the calendar year)	924	1,848,000.00	924	18,480.00
Total	3,239	\$6,478,000.00	3,239	\$ 64,780.00
Deduct decreased or ceased to be in force during year...	337	674,000.00	337	6,740.00
Total policies or certificates in force December 31st (end of year)	2,902	\$5,804,000.00	2,902	\$ 5,804.00
Losses and claims unpaid December 31st (beginning of new year)	5	7,121.98	5	7,121.98
Losses and claims incurred during the calendar year...	14	25,227.26	14	25,227.26
Total	19	\$ 32,349.24	19	\$ 32,349.24
Losses and claims scaled down and compromised during the year	18	31,179.98	18	31,179.98
Losses and claims outstanding unpaid December 31st (end of year)	1	1,169.26	1	1,169.26
Assessments collected during year	16	27,179.98	16	27,179.98

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid?

Answer. Membership fee 50 cents per year of age at time of entry. Those of wives, daughters and widows of members, 25 cents.

Give amount of annual dues, and how paid.

Answer. Ten cents per year of age at time of entry; paid semi-annually.

Are these specified in policies or in by-law?

Answer. Yes, in both.

What is the maximum and minimum amount of the policies or certificates issued on any one life? Give limiting ages for admission.

Answer. Ages 18 to 55 years; \$6,000 in three certificates of \$2,000 each. Ages from 18 to 35 years, \$6,000; 35 to 45, \$4,000; 45 to 55, \$2,000.

Do the certificates or policies outstanding specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount?

Answer. No. The association agrees to pay the amount of one assessment upon all the members in good standing not to exceed \$2,000 on each certificate.

Is any part of the mortuary or reserve fund assessments, used for the purpose of paying any expenses? If so, what amount and under what circumstances?

Answer. No.

Does the association issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

Does the association reserve in its by-laws or policies the right to levy extra assessments, and how and when?

Answer. No.

Upon what basis and manner are your regular assessments computed?

Answer. Upon age at entry.

How are the emergency, reserve or special funds created, and for what purpose, and where deposited?

Answer. By the payment of 50 cents per year of age at time of entry on each \$2,000 certificate and the interest upon the funds of the association; to pay losses in excess of ten in 1,000 members in any one year; when reserve fund is loaned securities are deposited with state auditor.

Are the officers and directors elected by the members?

Answer. Yes.

Are notices of election sent to members?

Answer. No.

Are proxies contained in applications?

Answer. No.

Are there any members or persons having any proprietary or preferred interest in the association; or receiving any part of the expense fund as consideration for money advanced or for guarantee of payment of expenses?

Answer. No.

Is a medical examination required before issuing a policy or certificate to applicants?

Answer. Yes.

Are policies or certificates issued, or assignments allowed, to persons other than the families, heirs, relatives and dependents, or actual creditors of the member?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to pay its outstanding claims in full?

Answer. Yes.

What is the aggregate amount of an assessment or periodical call upon all the policy-holders or members of the corporation or association?

Answer. \$2,209.42.

Has the association during the year levied extra assessments on policies and how much?

Answer. We issue none.

Or increased the basis or rate of assessments to advanced ages when such right is retained?

Answer. No.

Or increased the ratio or number of assessments, the basis or rate remaining the same?

Answer. No.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
MINNESOTA SCANDINAVIAN RELIEF ASSOCIATION.

Organized under the laws of the State of Minnesota, made to the Auditor of State of the State
of Iowa, pursuant to the laws thereof.

President, HON. PETER NELSON. *Vice-President, C. LILLETHUN.*
Secretary, A. G. ROSING.

[Incorporated, February 14, 1879, under General Laws of Minnesota. Commenced business,
February 17, 1879.]
Home office, 205 Main street, Red Wing, Minn.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year \$ 94,135.32

INCOME DURING YEAR.

As shown by the books at home office at close of business De-
cember 31st.

Gross amount paid by members to the Association or its agents,
without deductions for commissions or other expenses, as
follows:

Membership fees required or represented by applications	\$ 3,110.00	
First year's assessments: Expense, \$229.88; mortuary, \$919.50; reserve, \$86.52	1,235.90	
Subsequent years' assessments: Expense, \$18,364.18; mortuary, \$73,456.53; reserve, \$6,911.24	98,731.95	
Total paid by members	\$ 103,077.85	
Interest from mortgages, \$311.83; bonds and stocks, \$3,379.24	3,691.07	
From all other sources, viz: Overpayments on assessments, \$660- .43; dues on assessments paid, \$49.25; exchange, \$33.92; fees for changes of beneficiaries, \$32; miscellaneous, \$9.05	784.65	
Total income during the year		\$ 107,553.57
Sum of both amounts		\$ 201,688.89

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business De-
cember 31st.

Death claims or installments paid	\$ 84,984.60
Total paid to members (items 1 to 4)	\$ 84,984.60
Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments or premiums	2,216.00

IOWA INSURANCE REPORT.

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Salaries and allowances of managers and agents not paid by commissions.	4,829.12	
Salaries of officers, \$1,200 (secretary); other compensation of officers, \$149.15 (medical director).....	1,349.15	
Salaries and other compensation of office employes	1,505.93	
Medical examiners' fees, whether paid direct by members or otherwise.....	894.00	
Taxes on assessments income, \$74.85; insurance department fees and licenses, \$776.61.....	851.46	
Taxes on real estate and investments.....	651.71	
Rent....	250.00	
Advertising and printing	854.99	
All other items, viz: Envelopes and postage, \$164.61; stationery, postoffice box rent and telephone rent, \$52.80; new books, \$58.75; traveling expenses for directors and committees, \$453.64; fuel, \$28.75; gas, \$49.40; inventory and repairs, \$5.40; water rent, \$5.81; expressage, \$4.18; applied of overpayments, \$727.43; dues on assessments, \$49.42; exchange, \$35.80; amortizement on premiums paid for bonds, \$316.85; miscellaneous, \$2.25 ..	1,955.09	
(Total expenses, footings of items 5 to 16, \$15,357.45.)		
Total disbursements		\$ 100,342.05
Balance.....		\$ 101,346.84

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st

Book value real estate (Schedule C), unincumbered.....	\$ 1,980.07	
Loans on mortgages of real estate (Schedule A), first liens....	4,600.00	
Book value of bonds (excluding interest).....	87,435.72	
Cash in office, \$146.59; deposited in banks, \$6,632.28....	6,778.87	
Agents' debit balances.....	28.30	
Other assets, viz: Advanced on two (2) death claims, \$400; members' ledger balances, \$137.26.....	537.26	
Total	\$ 101,360.22	
Deduct ledger liabilities:		
Agents' credit balances.....	13.38	
Total net ledger assets, as per balance on page 1.....		\$ 101,346.84

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$ 87.26	
Interest due and accrued on other assets	1,448.62	
Market value of bonds (not including interest) and stocks over book value (Schedule D) ..	3,303.00	
Mortuary assessments due on last call made within sixty days on insurance in force	7,500.00	
Mortuary assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for, per item 4 of liabilities	6,000.00	
Total non-ledger assets ..		\$ 18,338.88
Gross assets.....		\$ 119,685.72
Deduct assets not admitted:		
Depreciation in ledger assets to bring same to market value, if less than book value; agents' debit balances, \$28.30; members' ledger balances, \$137.26.....		165.56
Total admitted assets.....		\$ 119,520.16

NON-LEDGER LIABILITIES.

Losses on policies adjusted, not due (Schedule XI).....	\$ 7,500.00
Losses on policies, not adjusted.....	6,000.00
All other liabilities, viz: Members' ledger balances....	306.59
Total liabilities	\$ 13,806.59
Balance to protect contracts,	\$ 105,713.57
Comprised under the following funds:	
Accrued interest and market value of bonds over cost value...	\$ 4,838.88
Reserve fund.....	94,015.79
Emergency fund	446.56
General or expense fund... ..	6,412.34
Total special funds	\$ 105,713.57

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Iowa During Year.	
	Number	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of new year).....	5,522	\$ 5,938,000.00	284	\$ 247,500.00
Policies or certificates written or increased during the calendar year.....	456	345,500.00	23	15,500.00
Total.....	5,978	\$ 6,283,500.00	307	\$ 263,000.00
Deduct decreased or ceased to be in force during year.....	543	482,000.00	36	31,000.00
Total policies or certificates in force December 31st (end of year).....	5,435	\$ 5,801,500.00	271	\$ 232,000.00
Losses and claims unpaid December 31st (beginning of new year).....	16	24,984.60	.....	.....
Losses and claims incurred during the calendar year.....	59	73,500.00	1	1,000.00
Total.....	75	\$ 98,484.60	1	\$ 1,000.00
Losses and claims scaled down and compromised during the year.....	63	84,984.60	1	1,000.00
Losses and claims outstanding unpaid December 31st (end of year).....	12	13,500.00	.....	.....
Assessments collected during year.....	.....	99,967.85	.....	3,523.40

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid?
Answer. \$6 for \$500; \$8 for \$1,000; \$9 for \$1,500; \$10 for \$2,000; collected by solicitor from applicant.

Give amount of annual dues, and how paid. Are these specified in policies or in by-laws?
Answer. No annual dues are charged.

What is the maximum and minimum amount of the policies or certificates issued on any one life? Give limiting ages for admission.
Answer. \$2,000; \$500. 18 to 45 years.

Do the certificates or policies outstanding specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?
Answer. Yes.

If so, state how the amount is guaranteed, and whether such guarantee carries with it any dividend, surrender value, or endowment feature.
Answer. Guaranteed partly by the reserve fund and partly by the agreement in the contract with the certificate holder to pay such assessments as are required by the by-laws of the association and as will be sufficient to pay all just claims upon the association. No dividend, surrender value or endowment is allowed the guarantee.

Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount?

Answer. No.

Is any part of the mortuary or reserve fund assessments, used for the purpose of paying any expenses?

Answer. Yes.

If so, what amount and under what circumstances?

Answer. 7 per cent of the total assessments collected are set off to the reserve fund to be used only when the mortality shall exceed the rate in the American mortality tables; 80 per cent is set off to the benefit fund and the remainder to the contingent fund.

Does the association issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

Does the association reserve in its by-laws or policies the right to levy extra assessments, and how and when?

Answer. Yes, in both whenever needed.

Upon what basis and manner are your regular assessments computed?

Answer. The American tables of mortality are used as a basis in fixing the rates of assessments, which are levied according to age at entry.

How are the emergency, reserve or special funds created, and for what purpose, and where deposited?

Answer. 7 per cent of the assessments collected are set off as a reserve fund. It was created for two purposes, viz : 1st, for paying death claims when the mortality shall exceed the rate of the American mortality tables; 2d, to form a guarantee fund as security for the payment of death losses. The fund is secured as stated in schedules A, C and D.

What was the expected mortality, during the past year, on mean amount of insurance in force, according to the actuaries' table of mortality?

Answer. \$118,816.72.

Are the officers and directors elected by the members?

Answer. Partly.

If not, how are they selected?

Answer. The president, the vice-president, the directors and the examining committee are elected at the annual meeting of the members, but the board of managers (consisting of the president, or in his absence of the vice-president, three directors and the secretary), the secretary, the treasurer, and the medical director are elected by the directors at the annual meeting. The finance committee (consisting of three directors) is appointed by the president at the annual meeting of the board of directors.

Are notices of election sent to members?

Answer. No.

Are proxies contained in applications?

Answer. No.

Are there any members or persons having any proprietary or preferred interest in the association; or receiving any part of the expense fund as consideration for money advanced or for guarantee of payment of expenses?

Answer. No.

Is a medical examination required before issuing a policy or certificate to applicants?

Answer. Yes.

Are policies or certificates issued, or assignments allowed, to persons other than the families, heirs, relatives and dependents, or actual creditors of the member?

Answer. Yes.

Has the society paid all its death claims in full, and has it the ability to pay its outstanding claims in full?

Answer. Yes.

What is the aggregate amount of an assessment or periodical call upon all the policy-holders or members of the corporation or association?

Answer. About \$4,150.

Has the association during the year levied extra assessments on policies, and how much?

Answer. No.

Or increased the basis or rate of assessments to advanced ages when such right is retained?

Answer. No.

Or increased the ratio or number of assessments, the basis or rate remaining the same?

Answer. No.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
MUTUAL AID SOCIETY OF THE GERMAN LUTHERAN SYNOD
OF IOWA AND OTHER STATES.

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of
Iowa, pursuant to the laws thereof.

President, O. KRAUSHAAR, Clinton, Iowa. First Vice-President, JOHN SOHL, Dubuque, Iowa.
Secretary, G. A. GROSSMANN, Waverly, Iowa.

[Incorporated June 21, 1882, and February 22, 1896. Commenced business September 24, 1879.]

Home office, 111 Bremer avenue, Waverly, Iowa

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year..... \$ 28,400.23

INCOME DURING YEAR.

As shown by the books at home office at close of business Decem-
ber 31st.

Gross amount paid by members to the association or its agents,
without deductions for commissions or other expenses, as
follows:

Membership fees required or represented by applications.....	\$ 970.60	
First year's assessments: Mortuary.....	325.70	
Subsequent years' assessments: Expense, \$4,256.61; mortuary, \$49,018.45.....	53,275.06	
Medical examiners' fees paid by applicant.....	300.00	
Total paid by members.....	\$ 54,871.36	
Interest from mortgages.....	1,273.06	
Rents	200.00	
From all other sources, viz: Changing certificates	31.75	
Total income during the year.....		\$ 56,376.17
Sum of both amounts.....		\$ 84,776.39

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business Decem-
ber 31st.

Death claims or installments paid.....	\$ 50,000.00	
Total paid to members (items 1 to 4).....	\$ 50,000.00	
Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments or premiums...	281.00	
Salaries of officers.....	1,334.50	
Medical examiners' fees, whether paid direct by members or otherwise.....	340.50	

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Insurance department fees and licenses.....	159.90	
Taxes on real estate and investments, \$221.32; expenses and repairs on real estate, \$71.10.....	292.42	
Furniture, \$31.50; legal expenses, \$6.00; advertising and printing, \$343.15.....	380.65	
All other items, viz: Postage, express, etc.....	264.90	
(Total expenses, footing of items 5 to 16, \$3,053.87.)		
Total disbursements.....		\$ 53,053.87
Balance.....		\$ 31,722.52

LEDGER ASSETS.

As per ledger accounts as shown by the books at home office at the close of business December 31st.

Book value real estate (Schedule C), unincumbered.....	\$ 3,926.71	
Loans on mortgages of real estate (Schedule A), first liens.....	18,865.00	
Book value of bonds (excluding interest).....	885.31	
Cash deposited in banks.....	7,227.40	
Other assets, viz: Loans on personal security, 800; loans under foreclosure, \$18.10.....	818.10	
Total.....	\$ 31,722.52	
Total net ledger assets, as per balance on page 1.....		\$ 31,722.52

NON-LEDGER ASSETS.

Interest due, \$164; accrued, \$397.47; on mortgages... \$	561.47	
Interest accrued on other assets.....	39.83	
Rents accrued on property or lease	175.00—\$	776.30
Market value of real estate over book value (Schedule C).....		212.57
Mortuary assessments due on last call made within sixty days on insurance in force..... \$	1,940.83	
Total non-ledger assets.....		\$ 2,929.70
Gross assets.....		\$ 34,652.22
Deduct assets not admitted:		
Loans on personal security	\$ 800.00	
Loans under foreclosure.....	18.10	
Total.....		\$ 818.10
Total admitted assets.....		\$ 33,834.12

NON-LEDGER LIABILITIES.

Losses on policies due and unpaid, \$2,000; adjusted, not due, \$11,000 (Schedule XI)	\$ 13,000.00	
Assessments paid before due	302.60	
Total liabilities.....		\$ 13,302.60
Balance to protect contracts.....		\$ 20,531.52
Comprised under the following funds:		
Mortuary fund.....	\$ 382.31	
Reserve fund.....	19,739.70	
General or expense fund.....	409.51	
Total special funds.....		\$ 20,531.52

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Iowa During Year.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of year)	4,079	\$4,046,000.00	516	\$ 516,000.00
Policies or certificates written or increased during the calender year	300	291,500.00	46	45,500.00
Total	4,379	\$4,337,500.00	562	\$ 561,500.00
Deduct decreased or censed to be in force during year	120	119,000.00	13	13,000.00
Total policies or certificates in force December 31st (end of year)	4,259	\$4,218,500.00	549	\$ 548,500.00
Losses and claims unpaid December 31st (begin- ning of new year)	8	8,000.00	2	2,000.00
Losses and claims incurred during the calendar year	55	55,000.00	7	7,000.00
Total	63	\$ 63,000.00	9	\$ 9,000.00
Losses and claims scaled down and compromised during the year				
Losses and claims outstanding unpaid December 31st (end of year)	13	13,000.00		
Assessments collected during the year		53,275.06		6,000.00

MISCELLANROUS QUESTIONS.

Give amount of entrance fee, and how paid?

Answer. Three dollars and twenty-five cents at admission.

Give amount of annual dues, and how paid.

Answer. One dollar per annum, payable semi-annually.

Are these specified in policies or in by-laws?

Answer. In by-laws.

What is the maximum and minimum amount of the policies or certificates issued on any one life? Give limiting ages for admission.

Answer. \$1,000 and \$500. Ages 18 to 50 years.

Do the certificates or policies outstanding specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount?

Answer. Yes.

Is any part of the mortuary or reserve fund assessments used for the purpose of paying any expenses?

Answer. No.

Does the association issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, are the amounts fixed? (Give nature of same, and how are these payments or promises provided for?)

Answer. No.

Does the association reserve in its by-laws or policies (state which) the right to levy extra assessments, and how and when?

Answer. Yes.

Upon what basis and manner are your regular assessments computed?

Answer. They are collected only when death losses require.

How are the emergency, reserve or special funds created, and for what purpose, and where deposited?

Answer. Created by admission fees, interest, surplus of dues; for death losses only; trustees are authorized to loan on first (real estate) mortgages which are deposited with state auditor.

What was the expected mortality, during the past year, on mean amount of insurance in force, according to the actuaries' table of mortality?

Answer. Have no table.

Are the officers and directors elected by the members?

Answer. Yes.

Are notices of election sent to members?

Answer. Yes.

When and how?

Answer. Local branches elect delegates to general meeting.

Are proxies contained in applications?

Answer. No.

Are there any members or persons having any proprietary or preferred interest in the association; or receiving any part of the expense fund as consideration for money advanced or for guarantee of payment of expenses?

Answer. No.

Is a medical examination required before issuing a policy or certificate to applicants?

Answer. Yes.

Are policies or certificates issued, or assignments allowed, to persons other than the families, heirs, relatives and dependents, or actual creditors of the member?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to pay its outstanding claims in full?

Answer. Yes.

What is the aggregate amount of an assessment or periodical call upon all the policyholders or members of the corporation or association?

Answer. \$5,031.05, assessment No. 10, 1900.

Has the association during the year levied extra assessments on policies and how much?

Answer. No.

Or increased the basis or rate of assessments to advanced ages when such right is retained?

Answer. No.

Or increased the ratio or number of assessments, the basis or rate remaining the same?

Answer. No.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

MUTUAL LIFE ASSOCIATION OF IOWA.

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, JOHN HAYES.

Vice-President, CHARLES T. GRANGER.

Secretary, O. P. WORSLEY.

[Incorporated, August 29, 1895, under title 9, code 1873; approved August 2, 1895, chapter 7.]

Commenced business, February 1, 1896.

Home office, Red Oak, Iowa.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year....	\$ 17,037.75
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INCOME DURING YEAR.

As shown by the books at home office at close of business,
December 31st.

Gross amount paid by members to the association, or its agents,
without deductions for commissions or other expenses, as
follows:

Membership fees required or represented by applications.....	\$	2,003.00	
First year's assessments: Expense, \$316.13; mortuary, \$1,282.99		1,599.12	
Subsequent years' assessments: Expense, \$1,164.90; mortuary, \$6,937.77.....		8,102.67	
Total paid by members		\$11,704.79	
Interest from mortgages.....		332.00	
Total income during the year ..			\$ 12,036.79
Sum of both amounts.....			\$ 29,074.54

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

Death claims or installments paid	\$	3,000.00	
Advanced payments returned to rejected applicants.....		349.16	
Paid members for mortuary dividends.....		245.32	
Total paid to members (items 1 to 4).....	\$	3,594.48	
Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments, or premiums.....		1,213.16	
Salaries and allowances of managers and agents not paid by commissions.....		672.74	
Salaries of officers.....		1,000.00	
Salaries and other compensation of office employes.....		75.00	
Medical examiner's fees, whether paid direct by members or otherwise.....		415.00	
Taxes on assessments income, \$28.69; insurance department fees and licenses, \$22.00....		50.69	
Rent (including \$106.65 for association's use of own buildings) less sub-leases.....		106.65	
Furniture, \$169.65; advertising and printing, \$210.40.....		380.05	
All other items, viz.: Revenue, postage, exchange, etc.....		290.01	
Total expenses, footings of items 4 to 16, \$4,203 30.)			
Total disbursements..			\$ 7,797.78
Balance.....			\$ 21,276.76

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Loans on mortgages of real estate (Schedule A), first liens.....	\$	11,550.00	
Cash in office, \$593.00; deposited in banks, \$6,131.62.....	\$	6,724.62	
Other assets, viz.: Bills receivable for current periodical calls..		3,002.14	
Total net ledger assets, as per balance on page 1.....			\$ 21,276.76

NON-LEDGER ASSETS.

Interest due and accrued on mortgages....	\$	175.20	
Periodical calls due.....		7,283.92	
Total non-ledger assets			\$ 7,459.12
Total admitted assets			\$ 28,735.88

NON-LEDGER LIABILITIES.

All other liabilities, viz.: Post mortem dividends accrued.....	62.19
Balance to protect contracts	\$ 28,673.69
Comprised under the following funds:	
Mortuary fund.....	\$ 10,052.40
Reserve fund....	16,319.86
Sinking fund (interest and lapses)	1,771 00
General or expense fund.....	530.43
Total special funds.....	\$ 28,673.69

KXHIBIT OF CERTIFICATES OR POLICIES.

	Total Busi- ness of Year.		Business in Iowa During Year.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of new year)	395	\$ 433,500.00	374	\$ 410,500.00
Policies or certificates written or increased during the calendar year	163	203,500.00	156	192,500.00
Total.....	558	637,000.00	530	603,000.00
Deduct decreased or ceased to be in force during year.....	29	29,000.00	29	29,000.00
Total policies or certificates in force Dec. 31st(end of year)	529	608,000.00	501	574,000.00
Losses and claims incurred during the calendar year.....	3	3,000.00	3	3,000.00
Total.....	3	3,000.00	3	3,000.00
Assessments collected during year		\$ 9,701 79		\$ 676.15

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid?
Answer. Ten dollars per thousand of insurance, in advance.

Give amount of annual dues, and how paid. Are these specified in policies or in by-laws?
Answer. Three dollars per thousand. Articles of incorporation and certificate of membership.

What is the maximum and minimum amount of policies or certificates issued on any one life?
Answer. \$3,000; \$1,000.

Give limiting ages for admission.
Answer. Age 60 to 20 years.

Do the certificates or policies outstanding specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?
Answer. Yes.

State how the amount is guaranteed, and whether such guarantee carries with it any dividend, surrender value, or endowment feature.
Answer. By periodical calls paid in advance, sufficient to pay fifteen deaths to the thousand. No endowments written.

Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount?
Answer. No. In the event of a death rate in excess of fifteen to the thousand, each member is to pay one-fifteenth of the annual periodical call on each death per thousand in excess of fifteen, for that particular year.

Is any part of the mortuary or reserve fund assessments, used for the purpose of paying any expenses?
Answer. No.

Does the association issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, are the amounts fixed? (Give nature of same, and how are these payments or promises provided for?)

Answer. Does not write endowments. After a fixed time stated in policy over payments may be used, or withdrawn in cash. Amount not guaranteed.

Does the association reserve in its by-laws or policies the right to levy extra assessments, and how and when?

Answer. Articles and policy (see 4).

Upon what basis and manner are your regular assessments computed?

Answer. Upon the basis of paying fifteen deaths to the thousand at average of 35.

How are the emergency, reserve or special funds created, and for what purpose, and where deposited?

Answer. Reserve fund created by over payments to mortality fund, amount \$16,382.05.

What was the expected mortality, during the past year, on mean amount of insurance in force, according to the actuaries' table of mortality?

Answer. Not estimated.

Are the officers and directors elected by the members?

Answer. Directors.

If not, how are they selected?

Answer. Officers elected by directors.

Are notices of election sent to members?

Answer. Yes.

When and how?

Answer. Thirty days before annual meeting.

Are proxies contained in applications?

Answer. No.

Are there any members or persons having any proprietary or preferred interest in the association, or receiving any part of the expense fund as consideration for money advanced or for guaranty of payment of expenses?

Answer. No.

Is a medical examination required before issuing a policy or certificate to applicant?

Answer. Yes.

Are policies or certificates issued, or assignments allowed, to persons other than the families, heirs, relatives and dependents, or actual creditors of the member?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to pay its outstanding claims in full?

Answer. Yes.

What is the aggregate amount of an assessment or periodical call upon all the policyholders or members of the corporation or association?

Answer. \$11,876.40.

Has the association during the year levied extra assessments on policies, and how much?

Answer. No.

Or increased the basis or rate of assessments to advanced ages when such right is retained?

Answer. No.

Or increased the ratio or number of assessments, the basis or rate remaining the same?

Answer. No.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
NORTHWESTERN LIFE ASSOCIATION.

Organized under the laws of the State of Minnesota, made to the Auditor of State of the
State of Iowa, pursuant to the laws thereof.

President, DR. J. F. FORCE

First Vice-President, WALLACE CAMPBELL.

Secretary, C. E. FORCE.

[Incorporated, September 15, 1885.

Commenced business, September, 15, 1885.]

Home office, 322-324 Hennepin Avenue, Minneapolis.

Under co-operative law.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year. . \$ 287,698.41

INCOME DURING YEAR.

As shown by the books at the home office at close of business
December 31, 1900.

Gross amount paid by policy-holders to the company or its agents
without deductions for commissions or other expenses as
follows:

Premiums on stipulated premium policies, new business.....	\$ 70,623.90
Renewal assessments: Expense, \$68,846.31; mortuary, \$135,063- .61; reserve, \$38,946.98.....	242,856.90
Medical examiners' fees paid by applicant.....	7,734.00

Total paid by policy-holders.....	\$ 321,214.80
Interest from mortgages, \$7,452.30; bonds and stocks, \$660; other sources, \$2,141.52.....	10,253.82
Rents, including \$143.25 for company's use of own buildings....	143.25
From all other sources, viz: Change of policies, \$33.16; profit and loss (from Scandia bank) \$12.49.....	45.65

Total, other than paid by policy-holders.....	\$ 10,442.72
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Income during the year.....	\$ 331,657.52
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Total	\$ 619,355.93
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DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of busi-
ness December 31, 1900.

Death claims and additions paid.....	\$ 158,637.86
Disability, sick or other benefits.....	1,064.24
Assessments paid from mortuary fund.....	1,674.18

Paid policy-holders for surrender values.....	6,470.35	
Total paid to policy-holders.....	\$ 167,846.63	
Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments or premiums, \$53,622.40; subsequent years, \$2,970.65.....	56,593.05	
Commissions paid or allowed for collecting assessments or premiums to banks or collectors.....	7,720.83	
Salaries and allowances of managers and agents not paid by commissions	21,575.75	
Salaries of officers.....	18,006.66	
Salaries and other compensation of office employees.....	7,697.00	
Medical examiner's fees	7,742.00	
Taxes on premiums, \$2,002.47; insurance department fees and licenses, \$2,244.94; tax on franchise, \$2,500.00.....	4,272.41	
Taxes on real estate and investments	2,281.27	
Rent, including \$1,685 for company's use of own buildings, less sub-leases.....	1,685.00	
Legal expenses, \$1,580.00; advertising and printing, \$4,475.34..	6,055.34	
All other items, viz: Revenue stamps, \$4,682.09; miscellaneous expenses, \$3,822.23; postage, \$2,521.57; traveling expenses, \$3,867.81; medical director, \$580.00; mortuary expenses, \$1,313.54; res. expenses, \$25.60.....	16,812.84	
Total expense, other than paid to policy-holders	\$ 150,442.15	
Disbursements during the year.....		\$ 318,288.78
Balance		\$ 301,067.15

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31, 1900.

Cost value of real estate (Schedule C), unincumbered.....	\$ 15,463.92	
Loans on mortgages of real estate (Schedule A), first liens, \$138,181.38; not first liens, \$500.00	138,681.38	
Cost value of stocks (Schedule D).....	22,609.77	
Cash in office, \$2,183.41; deposited in banks, \$97,494.61.....	99,678.02	
Furniture.....	4,000.00	
Agents' debit balances.....	20,634.06	
Total.....	\$ 301,067.15	
Total net ledger assets, as per balance on page 1...		\$ 301,067.15

NON-LEDGER ASSETS.

Interest due, \$142.50; accrued, \$2,144.62 on mortgages	\$ 2,287.12	
Interest accrued on other assets	393.37	
Mortuary assessment due on last call made within 60 days on insurance in force.....	52,246.80	
Total non-ledger assets.....		\$ 54,927.29
Gross assets.....		\$ 355,994.44
Deduct non-ledger assets not admitted:		
Furniture, fixtures and safes.....	\$ 4,000.00	
Money advanced to agents	20,634.06	

Real estate. \$5,200.00; stock. \$1,100 00.....	6,300.00
Total.....	30,934.06
Total admitted assets.....	\$ 325, c60.38

LIABILITIES.

Losses on stipulated premium policies adjusted, not due. (No 16)\$	25,000.00
Losses on stipulated premium policies not adjusted.....	34,220.00
Total liabilities.....	59,220.00
Balance to protect contracts.....	\$ 265,840.38

Comprised under the following funds:

Mortuary fund (less amount thereof included in liabilities and in assets not admitted).....	\$ 1,035.52
Reserve fund (less amount thereof included in liabilities and in assets not admitted).....	235,277.92
Maturity fund (less amount thereof included in liabilities and in assets not admitted).....	29,016.28
General or expense fund (less amount thereof included in liabilities and in assets not admitted).....	510.66
Total special funds.....	\$ 265,840.38

EXHIBIT OF ASSESSMENT CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Iowa during year.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31st (beginning of year).....	13,249	\$17,933,500 00	655	\$ 1,013,850.00
Policies or certificates written or increased during the calendar year	4,132	5,233,250.00	55	70,000.00
Total	17,381	\$23,166,750.00	710	\$ 1,083,850.00
Deduct decreased or ceased to be in force during the year....	3,016	4,421,300.00	98	157,750.00
Total policies or certificates in force December 31st (end of year).....	14,365	\$18,745,450.00	612	\$ 926,100.00
Losses and claims unpaid December 31st (beginning of year)	31	\$ 59,250.00	2	\$ 6,000.00
Losses and claims incurred during the calendar year	105	165,500.00	6	8,000.00
Total.....	136	\$ 224,750.00	8	\$ 14,000.00
Losses and claims paid during the year.....	88	\$ 154,172.14	4	\$ 9,000.00
Losses and claims scaled down and compromised during the year.....	9	11,357.86	.....	.....
Losses and claims outstanding unpaid December 31st (end of year).....	39	59,220.00	4	5,000.00
Assessments collected during year. ....	.....	313,480.80	.....	13,520.03

EXHIBIT OF STIPULATED PREMIUM POLICIES.

The following is a correct statement of the business of the year on stipulated premium policy account as it stood at close of business December 31st, according to home office books.

CLASSIFICATION	Whole Life Policies.		Total Nos. and Amounts.	
	No.	Amount.	No.	Amount.
In force end of previous year.....	13,249	\$ 17,933,500.00	13,249	\$ 17,933,500.00
New policies issued	4,081	5,155,000.00	4,081	5,155,000.00
Old policies revived.....	31	47,250.00	31	47,250.00
Changed and increased.....	20	31,000.00	20	31,000.00
Totals	17,381	\$ 23,166,750.00	17,381	\$ 23,166,750.00
Deduct ceased:				
By death	105	165,500.00	105	165,500.00
By maturity	77	107,800.00	77	107,800.00
By surrender....	3	2,500.00	3	2,500.00
By lapse.....	2,698	3,951,250.00	2,698	3,951,250.00
By change and decrease	25	18,750.00	25	18,750.00
By not being taken.	108	175,500.00	108	175,500.00
Total terminated.....	3,016	\$ 4,421,300.00	3,016	\$ 4,421,300.00
In force end of year	14,365	\$ 18,745,450.00	14,365	\$ 18,745,450.00

BUSINESS IN IOWA DURING YEAR.

(Stipulated premium policies.)

	No.	Amount.
Number and amount of policies on the lives of citizens of said state in force December 31st of previous year.	655	\$ 1,013,850.00
Number and amount of policies on the lives of citizens of said state issued during the year	55	70,000.00
Total	710	\$ 1,083,850.00
Deduct number and amount which have ceased to be in force during the year ..	98	157,750.00
Total number and amount of policies in force in said state December 31st ..	612	\$ 926,100.00
Amount of losses and claims on policies in said state unpaid December 31st of previous year	2	6,000.00
Amount of losses and claims on policies in said state incurred during the year	6	8,000.00
Total.....	8	\$ 14,000.00
Amount of losses and claims on policies in said state settled during the year, in cash.....	4	9,000.00

What amount of premiums was collected or secured in said state during the year in cash and notes or credits, without any deduction for losses, dividends, commissions or other expenses?

Answer. Cash, \$13,520.03.

MISCELLANEOUS QUESTIONS

Give amount of annual dues, and how paid?
Answer. Four dollars per \$1,000. Insurance for general expense included in premium.
Are these specified in policies or in by-laws?
Answer. Policies and by-laws.
What is the maximum and minimum amount of the policies or certificates issued on any one life? Give limiting ages for admission.
Answer. \$10,000 and \$250. From 18 to 60 years of age.

Is any part of the mortuary or reserve fund assessments, used for the purpose of paying any expenses?

Answer. Yes.

If so, what amount and under what circumstances?

Answer. Ten per cent for expense of collection and for special expense in protecting the funds.

Does the company issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, are the amounts fixed?

Answer. No endowments. Policies agree to return to the member his pro rata share of unused reserve fund after fifteen years. No amount fixed.

Does the company reserve in its articles of incorporation, by-laws or policies the right to levy extra assessments or increased premiums on stipulated premium policies, and how and when?

Answer. Yes, in both; to meet mortuary requirements.

Upon what basis and manner are your regular assessments computed?

Answer. American life tables (Meech's) loaded for reserve and expense.

How are the emergency, reserve or special funds created, and for what purpose, and where deposited?

Answer. Created by loading mortuary rates. To prevent increase in future cost. In banks and loaned on securities.

Are the officers and directors elected by the members?

Answer. Directors are.

Are notices of election sent to members?

Answer. Yes

When and how?

Answer. Printed notice at least fifteen days before meeting.

Are proxies contained in applications?

Answer. No.

Are there any members or persons having any proprietary or preferred interest in the company; or receiving any part of the expense fund as consideration for money advanced or for guarantee of payment of expenses.

Answer. No.

Has the company during the year levied extra assessments on policies and how much?

Answer. No.

Or increased the basis or rate of assessments to advanced ages when such right is retained?

Answer. No.

Or increased the ratio or number of assessments, the basis or rate remaining the same?

Answer. No.

Has the company during the year increased the premium on policies paying stipulated premiums, and how much?

Answer. No.

Or increased the basis or rate of premiums to advanced ages when such right is retained?

Answer. No.

What is the aggregate amount of an assessment or periodical call upon all the members holding assessment certificates?

Answer. \$60,714.22

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
SCANDINAVIAN MUTUAL AID ASSOCIATION.

Organized under the laws of the State of Illinois, made to the Auditor of State of the State of
Iowa, pursuant to the laws thereof.

President, DR. S. P. A. LINDAHL. Vice-President, N. J. OLEEN.
Secretary, NELS NELSON.

[Incorporated, September 12, 1883, under general laws of Illinois. Approved June 18, 1883,
and June 22, 1893. Commenced business October 26, 1883. Re-incorporated
February 17, 1894.]

Home office, 347 East Main street, Galesburg, Ills.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year..... \$ 180,485.09

INCOME DURING YEAR.

As shown by the books at home office at close of business Decem-
ber 31st.

Gross amount paid by members to the association or its agents,
without deductions for commissions or other expenses, as
follows:

Membership fees required or represented by applications.....\$ 1,700.00
First year's assessments: Expense, \$135.10; mortuary, \$1,389.12;
emergency reserve, \$154.34..... 1,678.56
Subsequent years' assessments: Expense, \$16,516.88; mortuary,
\$201,037.40; emergency reserve, \$22,337.59..... 239,891.87
Medical examiners' fees paid by applicant..... 450.00

Total paid by members\$ 243,720.43
Interest, bonds and stocks, \$6,250; Other sources: On deposits,
\$617.45..... 6,867.45
From all other sources, viz: Re-instatements, \$540.98; previous
shortages, \$121.05; internal revenue stamps, \$122..... 784.03

Total income during the year. \$ 251,371.91

Sum of both amounts..... \$ 431,857.00

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business Decem-
ber 31st

Death claims or installments paid.....\$ 192,800.00
Total paid to members (items 1 to 4).....\$ 192,800.00

IOWA INSURANCE REPORT.

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Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments or premiums, admission fees	1,592.50	
Salaries and allowances of managers and agents not paid by commissions	2,261.00	
Salaries of officers, \$3,350; other compensation of officers, \$640.20.	3,990.20	
Salaries and other compensation of office employees.....	5,163.36	
Medical examiners' fees, whether paid direct by members or otherwise	450.00	
Taxes on insurance department fees and licenses	484.16	
Rent.....	504.04	
Furniture, \$245.95; legal expenses, \$14.56; advertising and printing, \$1,400.77	1,661.28	
All other items, viz: Postage, \$3,510.58; light, \$71.57; Natl. Con. fees \$25; telephone rent, \$24; internal revenue stamps, \$458.43; traveling expenses, \$90.94; Amer Arithmometer Co., \$200; miscellaneous, \$69.85; taxes, \$158.06; vault robbed by burglars. \$173.95; depreciation of bonds, \$1,500.....	6,282.38	
<hr/>		
(Total expenses, footings of items 5 to 16. \$22,388.92.)		
Total disbursements		\$ 215,188.92
<hr/>		
Balance		\$ 216,668.08

LEDGER ASSETS

As per ledger accounts shown by the books at home office at close of business December 31st.

Book value of bonds (excluding interest).....	\$ 165,000.00	
Cash in office, \$218.65; deposited in banks, \$51,743.13	51,961.78	
Agents' debit balances.....	407.30	
<hr/>		
Total	\$ 217,369.08	
Deduct ledger liabilities:		
Agents' credit balances, \$3; all other, advanced assessments, \$698	701.00	
<hr/>		
Total net ledger assets, as per balance on page 1.....		\$ 216,668.08

NON-LEDGER ASSETS.

Mortuary assessments due on last call made December 20, 1900, within sixty days on insurance in force, net.....	\$ 17,770.65	
<hr/>		
Total non-ledger assets.....		\$ 17,770.65
<hr/>		
Gross assets.....		\$ 234,438.73
Deduct assets not admitted:		
Agent's debit balances not secured by bonds.....	407.30	
<hr/>		
Total admitted assests		\$ 234,031.43

NON-LEDGER LIABILITIES.

Losses on policies, not adjusted, \$23,200; resisted, \$3,000 (Schedule XI).....	\$ 26,200.00	
Salaries, rents, expenses, taxes, bills, accounts, bonuses, commissions, fees, etc., due or accrued	1,542.99	
All other liabilities, viz: Court costs on resisted claim.....	500.00	
<hr/>		
Total liabilities		\$ 28,242.99
<hr/>		
Balance to protect contracts		\$ 205,788.44

Comprised under the following funds:

Emergency fund.....	\$ 205,491.46
General or expense fund.....	296.98
Total special funds.....	\$ 205,788.44

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Iowa During Year.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of new year).....	11,326	\$13,656,500.00	925	\$1,070,500.00
Policies or certificates written or increased during the calendar year.....	348	326,000.00	1	500.00
Total	11,674	\$13,982,500.00	926	\$1,071,000.00
Deduct decreased or ceased to be in force during year	741	841,500.00	91	101,000.00
Total policies or certificates in force December 31st (end of year).....	10,933	\$13,141,000.00	835	\$ 970,000.00
Losses and claims unpaid December 31st (beginning of new year)	27	\$ 40,500.00	1	\$ 1,000.00
Losses and claims incurred during the calendar year	141	178,500.00	17	19,000.00
Total	168	\$ 219,000.00	18	\$ 20,000.00
Losses and claims scaled down and compromised during the year	150	192,800.00	15	17,200.00
Losses and claims outstanding unpaid December 31st (end of year)	18	\$ 26,200.00	3	\$ 2,800.00
Assessments collected during year .....	....	241,570.43	.....	18 522.79

MISCELLANEOUS QUESTIONS.

Give amount of entrance fees, and how paid.

Answer. From \$4 to \$10 is collected upon each application, according to amount of insurance, running from \$500 to \$3,000.

Give amount of annual dues, and how paid.

Answer. The by-laws authorize the collection of 10 cents upon each \$1,000 of insurance for expenses with each assessment.

What is the maximum and minimum amount of the policies or certificates issued on any one life?

Answer. \$3,000 maximum; \$500 minimum.

Give limiting ages for admission.

Answer. Ages 18 to 53.

Do the certificates or policies outstanding specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. Yes.

If so, state how the amount is guaranteed, and whether such guarantee carries with it any dividend, surrender value, or endowment feature.

Answer. The right is reserved to make assessments to cover all just claims. The association does not agree to pay any surrender value nor dividends and does not issue endowment policies.

Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount?

Answer. There is no right reserved to scale down any just claims.

Is any part of the mortuary or reserve fund assessments, used for the purpose of paying any expenses?

Answer. No.

Does the association issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, are the amounts fixed?

Answer. None; nothing of the kind to provide for.

Does the association reserve in its by-laws or policies the right to levy extra assessments, and how and when?

Answer. The right to levy extra assessments is reserved in both the by-laws and policies.

Upon what basis and manner are your regular assessments computed?

Answer. Assessments are based upon the American experience table together with the experience of this association.

How are the emergency, reserve or special funds created, and for what purpose, and where deposited?

Answer. By setting aside 10 per cent of all mortuary assessments for use in case of excessive mortality; deposited in the Galesburg National bank and invested in United States bonds.

What was the expected mortality during the past year on mean amount of insurance in force according to the actuaries' table of mortality?

Answer. The mortality, according to the actuaries' table in general use would be \$230,198.81, our losses being 77½ per cent of that amount.

Are the officers and directors elected by the members?

Answer. The directors are.

If not, how are they selected?

Answer. The board of directors elect all officers.

Are notices of election sent to members?

Answer. Yes.

When and how?

Answer. Notice of annual meeting sent to each member.

Are proxies contained in applications?

Answer. No.

Are there any members or persons having any proprietary or preferred interest in the association; or receiving any part of the expense fund as consideration for money advanced or for guarantee of payment of expenses?

Answer. None whatever.

Is a medical examination required before issuing a policy or certificate to applicants?

Answer. Yes.

Are policies or certificates issued, or assignments allowed, to persons other than the families, heirs, relatives and dependents, or actual creditors of the member?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to pay its outstanding claims in full?

Answer. Yes.

What is the aggregate amount of an assessment or periodical call upon all the policy-holders or members of the corporation or association?

Answer. \$18,541.65.

Has the association during the year levied extra assessments on policies, and how much?

Answer. No.

Or increased the basis or rate of assessments to advanced ages when such right is retained?

Answer. No.

Or increased the ratio or number of assessments, the basis or rate remaining the same?

Answer. No.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
WESTERN MASONS MUTUAL LIFE ASSOCIATION.

Organized under the laws of the Territory of Dakota, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, DANIEL H. WHEELER.

First Vice-President, W. H. EDMUNDS.

Secretary, GILBERT F. STEVENSON.

Second Vice-President, C. W. PENDLETON.

[Incorporated March, 1886, under section 389, code of Dakota Territory. Commenced business December, 1886.]

Home office, Yankton, S. D.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year..... \$ 68,622.74

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:

Membership fees required or represented by applications.....	\$ 3,585.00	
First year's assessments: Expense, \$12,791.22; mortuary, \$74,000; reserve, \$14,000.....	100,791.22	
Subsequent years' assessments: Advance credit.....	1,203.93	
Total paid by members.....	\$ 105,580.15	
Interest.....	4,057.36	
Total income during the year.....		\$ 109,637.51
Sum of both amounts.....		\$ 178,260.25

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

Death claims or installments paid.....	\$ 74,000.00
Paid members for surrender value.....	324.00
Total paid to members (items 1 to 4).....	\$ 74,324.00
Commissions and fees retained by or paid or allowed to agents on account of first year's fees.....	3,585.00
Salaries and allowances of managers and agents not paid by commissions.....	2,069.85
Salaries of officers.....	1,800.00
Salaries and other compensation of office employes	1,200.00
Medical examiners' fees, whether paid direct by members or otherwise.....	141.75

Taxes.....	386.18	
Rent (includes two branch offices).....	512.00	
Furniture, \$117.05; legal expenses, \$221.30; advertising and printing, \$995.45.....	1,333.80	
All other items, viz: Postage.....	976.27	
All other items of expense	742.41	
	<hr/>	
Total disbursements.....		\$ 87,071.26
Balance.....		\$ 91,188.99

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Loans on mortgages of real estate (Schedule A), first liens.....	\$ 29,375.00	
Book value of bonds (excluding interest).....	49,500.00	
Cash in office, \$3,063.85; deposited in banks, \$9,250.14.....	12,313.99	
	<hr/>	
Total net ledger assets, as per balance on page 1.....		\$ 91,188.99

NON-LEDGER ASSETS.

Mortuary assessments to become due on post mortem policies, not exceeding one assessment nor the amount of post mortem claims not assessed for per item 4 of liabilities..... \$ 13,000.00 | |

Total non-ledger assets.....		\$ 13,000.00
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Gross assets.....		\$ 104,188.99
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NON-LEDGER LIABILITIES.

Losses on policies.....	\$ 13,000.00
Assessments paid before due.....	1,203.93

Total liabilities.....		\$ 14,203.93
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Balance to protect contracts.....		\$ 89,985.06
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Comprised under the following funds:

Reserve fund.....	\$ 85,734.92
General or expense fund.....	4,250.14

Total special funds.....		\$ 89,985.06
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EXHIBIT OF CERTIFICATES OR POLICIES.

	Total business of the year.		Business in Iowa during year.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of new year).....	4,957	\$8,136,000.00	298	\$ 490,000.00
Policies or certificates written or increased during the calendar year.....	615	966,000.00	1	1,000.00
Total	5,572	\$9,102,000.00	299	\$ 491,000.00
Deduct decreased or ceased to be in force during year	566	911,000.00	40	70,000.00
Total policies or certificates in force December 31st (end of year).....	5,006	\$8,191,000.00	259	\$ 421,000.00
Losses and claims unpaid December 31st (beginning of new year).....	15	25,000.00	.....	.....
Losses and claims incurred during the calendar year	38	63,000.00	5	8,000.00
Total	53	\$ 88,000.00	5	\$ 8,000.00
Losses and claims scaled down and compromised during the year.....	1	1,000.00	.....	.....
Losses and claims outstanding unpaid December 31st (end of year)	8	13,000.00	.....	.....
Assessments collected during year.....	.....	100,791.22	.....	5,146.72

MISCELLANEOUS QUESTIONS.

- Give amount of entrance fee, and how paid?
Answer. \$6 for \$1,000; \$8 for \$2,000; \$12 for \$3,000.
- Give amount of annual dues, and how paid.
Answer. No dues.
- What is the maximum and minimum amount of the policies or certificates issued on any one life? Give limiting ages for admission.
Answer. \$3,000 and \$1,000; 21 to 50 years.
- Do the certificates or policies outstanding specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?
Answer. No.
- Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount?
Answer. Yes.
- Is any part of the mortuary or reserve fund assessments, used for the purpose of paying any expenses?
Answer. No.
- Does the association issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?
Answer. No.
- Does the association reserve in its by-laws or policies (state which) the right to levy extra assessments, and how and when?
Answer. Yes; by-laws.
- Upon what basis and manner are your regular assessments computed?
Answer. Assessments are levied each two months to cover actual death losses.
- How are the emergency, reserve or special funds created, and for what purpose, and where deposited?
Answer. Yes; permanent fund is \$85,734.92, to pay death claims when death rate exceeds American mortality rates. See schedules A and D.
- Are the officers and directors elected by the members?
Answer. Directors are.

Are proxies contained in applications?

Answer. No.

Are there any members or persons having any proprietary or preferred interest in the association; or receiving any part of the expense fund as consideration for money advanced or for guarantee of payment of expenses?

Answer. No.

Is a medical examination required before issuing a policy or certificate to applicants.

Answer. Yes.

Are policies or certificates issued, or assignments allowed, to persons other than the families, heirs, relatives and dependents, or actual creditors of the member?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to pay its outstanding claims in full.

Answer. Yes.

What is the aggregate amount of an assessment or periodical call upon all the policy-holders or members of the corporation or association?

\$16,000 each two months.

Has the association during the year levied extra assessments on policies and how much?

Answer. No.

Or increased the basis or rate of assessments to advanced ages when such right is retained?

Answer. Yes.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

WORLD MUTUAL LIFE ASSOCIATION.

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, H. R. DENNIS.

Vice-President, J. B. DENNIS.

Secretary, HENRY PYLE.

[Incorporated October 24, 1899. Approved November 6, 1899. Commenced business, March 19, 1900.]

Home office, Equitable building, Des Moines, Iowa.

INCOME DURING THE YEAR.

As shown by the books at home office at close of business December 31st.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:

Membership fees required or represented by applications... ..	\$	4,485.00
First year's assessments: Expense, \$107; mortuary, \$42.10...		149.10
Medical examiners' fees paid by applicant.....		405.00
		<hr/>
Total paid by members.	\$	5,039.10
From all other sources, viz: Advanced by promoters.....		2,239.13
		<hr/>
Total income during the year	\$	7,278.23

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business,
December 31st.

Commissions and fees retained by or paid or allowed to agents on account of first year's fees, dues, assessments or premiums.....	\$	4,485.00
Commissions paid or allowed for collecting assessments to banks or collectors..		2.15
Salaries and allowances of managers and agents not paid by commissions.....		895.59
Salaries of officers		174.28
Salaries and other compensation of office employes.....		42.51
Medical examiners' fees, whether paid direct by members or otherwise.....		431.00
Insurance department fees and licenses.....		6.00
Rent.....		195.00
Furniture, \$120.70; legal expenses, \$5.14; advertising and printing, \$205.68.....		331.52
All other items.....		409.60
		<hr/>
Total disbursements.....	\$	6,972.65
		<hr/>
Balance.....	\$	305.53

LEDGER ASSETS.

As per ledger accounts shown by the books at home office
at close of business December 31st.

Cash deposited in banks.....	\$	54.21
Bills receivable.....		10.00
Other assets, viz: Collections in hand of Col. banks, \$10; advances to agents, \$231.37.....		241.37
		<hr/>
Total.....	\$	305.58
Deduct ledger liabilities:		
Borrowed money.....		2,239.13
		<hr/>
Total net ledger assets, as per balance on page 1.....	\$	1,933.55

NON-LEDGER ASSETS.

Other items: Guaranty fund notes and deferred first payments.....	\$	2,431.00
		<hr/>
Total non-ledger assets.....	\$	2,431.00
		<hr/>
Total admitted assets.....	\$	497.45
Comprised under the following funds:		
Emergency fund.....	\$	497.45
		<hr/>
Total special funds.....	\$	497.45

EXHIBIT OF CERTIFICATES OR POLICES.

	Total Business of the Year.		Business in Iowa During Year.	
	Number.	Amount.	Number.	Amount.
Policies or certificates written or increased during the calendar year.....	405	\$ 774,500.00	405	\$ 774,500.00
Total policies or certificates in force December 31st (end of year.)	405	\$ 774,500.00	405	\$ 774,500.00
Assessments collected during the year.....	1	149.10	1	149.10

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid?

Answer. \$10 per \$1,000 of insurance, Form "A," Deferred Form "B," "C" and "D" paid in advance.

Give amount of annual dues, and how paid.

Answer. \$1.00 per \$1,000, payable quarterly.

Are these specified in policies or in by-laws?

Answer. Stated in policy.

What is the maximum and minimum amount of the policies or certificates issued on any one life?

Answer. \$250.00 to \$5,000.

Give limiting ages for admission.

Answer. 18 to 65 years.

Do the certificates or policies outstanding specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount?

Answer. Yes.

Is any part of the mortuary or reserve fund assessments, used for the purpose of paying any expenses?

Answer. No.

Does the association issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

Does the association reserve in its by-laws or policies the right to levy extra assessments, and how and when?

Answer. Yes.

Upon what basis and manner are your regular assessments computed?

Answer. Guaranty fund notes which are 50 cents per \$1,000 for each year of the insured's age.

How are the emergency, reserve or special funds created, and for what purpose, and where deposited?

Answer. See No. 7

Are the officers and directors elected by the members?

Answer. Directors are.

Are notices of election sent to members?

Answer. Yes.

When and how?

Answer. Thirty days or more by mail before meeting.

Are proxies contained in applications?

Answer. No.

Are there any members or persons having any proprietary or preferred interest in the association; or receiving any part of the expense fund as consideration for money advanced or for guarantee of payment of expenses?

Answer. No.

Is a medical examination required before issuing a policy or certificate to applicants?

Answer. Yes.

Are policies or certificates issued, or assignments allowed, to persons other than the families, heirs, relatives and dependents, or actual creditors of the member?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to pay its outstanding claims in full?

Answer. Have had none.

What is the aggregate amount of an assessment or periodical call upon all the policyholders or members of the corporation or association?

Answer Estimated \$1,600.

Has the association during the year levied extra assessments on policies and how much?

Answer. No.

Or increased the basis or rate of assessment to advanced ages when such right is retained?

Answer. No.

Or increased the ratio or number of assessments, the basis or rate remaining the same?

Answer. No.

ANNUAL STATEMENTS

OF

Assessment Accident Insurance Associations

Transacting Business in Iowa in 1900 and Filing Statements in 1901.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

BANKERS ACCIDENT INSURANCE COMPANY.

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof

President, W. E. STATLER.

First Vice-President, S. W. UPHAM.

Secretary, W. F. LEECH.

[Incorporated, March 30, 1893.

Commenced business, May 8, 1893.]

Home office, 509 Youngerman building, Des Moines, Iowa.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year \$ 58,696.86

INCOME DURING YEAR.

As shown by the books at home office at the close of business, December 31st.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses as follows:

Gross amount of membership fees required or represented by applications.....	\$	11,039.00
Annual dues as per contract.....		23,144.56
Assessments: Specific benefits, \$4,150.00; temporary disability benefits, \$8,895.02; expense, \$4,346.72.....		17,391.74
Total paid by members.....	\$	51,575.30

Interest.....	112.61
Rents.....	180.00
Total income during the year.....	\$ 51,867.91
Sum.....	\$ 110,564.77

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business
December 31st.

Specific benefit claims paid, including \$4,150.00 of installments paid.....	\$ 4,150.00
Membership notes canceled or returned to members uncollectible. And canceled members.....	15,227.21
Advance payments returned to rejected applicants.....	3,571.00
	526.71
Total paid to members.....	\$ 23,474.92
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	10,425.68
Commissions paid or allowed for collecting assessments.....	996.92
Salaries and allowances of managers and agents not paid by com- mission.....	943.75
Salaries of officers.....	5,333.33
Salaries and other compensation of office employes.....	1,983.54
Rent, \$958; taxes, \$557.36; advertising and printing, \$1,602.84..	3,118.20
Insurance department fees and agents' licenses, \$448.10; legal expenses, \$217.89.....	665.99
All other items, viz.: Medical examiner's fees.....	818.00
Internal revenue, \$394.76; postage, \$716.29; investigating claims, \$227.05.....	1,338.10
Traveling expenses, \$519.00; agents' traveling expenses, \$510.79; interest, \$140.00.....	1,160.79
Supplies, furniture, express and telegrams, etc.....	640.74
(Total expenses, footings of items 4 to 11, \$27,434.04)	
Total disbursements.....	\$ 50,908.96
Balance	\$ 59,655.81

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at
close of business December 31st.

Membership notes of lapsed members.....	\$ 29,036.00
Membership notes of members in good standing.....	4,593.50
Membership notes of members in good standing belonging to reserve fund.....	10,000.00
Premium notes not due.....	5,960.64
Agents' debit balances.....	3,549.06
Cash in office, \$55.26; deposited in banks, \$8,608.76.....	8,664.02
Total.....	\$ 61,803.22
Deduct ledger liabilities:	
Agents' credit balances, \$97.41; borrowed money, \$2,050.00.....	2,147.41
Total net ledger assets, as per balance on page 1.....	\$ 59,655.81

NON-LEDGER ASSETS.

Assessments due and unpaid on last call made within sixty days on insurance in force.....	\$ 1,771.00
--	-------------

Less cost of collecting same, five per cent.....	88.55	
Total.....	\$ 1,682.45	
Special benefit assessments to be made for claims resisted and not assessed for, contingent on the result of suits thereon, not exceeding the amount of one call nor the amount of claims contested, as per No. 2 of liabilities.....	10,300.00	
Total non-ledger assets.....	\$ 11,982.45	
Gross assets	\$ 71,638.26	
Deduct assets not admitted:		
Agents' debit balances unsecured.....	\$ 3,549.06	
Depreciation from above net or ledger assets to bring same to market value (state items on which depreciation is made in Schedules A and D). Membership notes of lapsed members.	29,036.00	
Total.....	\$ 32,585.06	
Total admitted assets	\$ 39,053.20	

NON-LEDGER LIABILITIES.

As shown by the books at home office at the close of business
December 31st

Specific indemnity claims in process of adjustment, resisted... \$	10,000.00	
Temporary disability benefit claims in process of adjustment, 28; reported probable liability, \$729.37; resisted 1—\$300.00.....	1,029.37	
Present value of installments to become due on adjusted specified benefit claims (face value) \$6,000.00 at four per cent.....	5,354.56	
All other (not including contingent, mortuary and indemnity claims) viz.: Accounts accrued.....	75.00	
Total actual liabilities.....	\$ 16,458.93	
Balance to protect contract.....	\$ 22,594.27	
Comprised under the following funds:		
Reserve fund.....	\$ 11,781.74	
General or expense fund.....	10,812.53	
Total special funds.....	\$ 22,594.27	

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total business of the year.		Business in state of Iowa during year.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31st (beginning of new year).....	4,381	\$ 12,045,500.00	2,565	\$ 7,268,000.00
Policies or certificates written or increased during the calender year.....	1,366	1,942,100.00	724	1,129,300.00
Total.....	5,747	\$ 13,987,600.00	3,289	\$ 8,397,300.00
Deduct decreased or ceased to be in force during year.....	1,584	3,153,100.00	749	1,569,200.00
Total policies or certificates in force December 31st (end of year).....	4,163	\$ 10,834,500.00	2,540	\$ 6,728,100.00
Losses and claims unpaid December 31st (beginning of new year) including 7,500 installment not due.....	42	\$,173.17	20	\$ 705.14
Losses and claims incurred during the calendar year.....	464	16,939.66	252	10,357.87
Total.....	506	\$ 26,112.83	272	\$ 11,063.01
Losses and claims scaled down and compromised and paid during the year, including 6,000 installment notes due.....	477	\$ 19,377.21	260	\$ 8,751.46
Losses and claims unpaid December 31st.....	32	6,729.37	13	2,311.55
Policies or certificates terminated by death or specific benefit during the year (including 2,500 of installment policies).....	2	2,650.00	2	2,650.00

MISCELLANEOUS QUESTIONS.

Received from members in Iowa during the year?
Answer. Specific benefit and indemnity, \$8,089.86; expense, 2,687.85; total, \$28,451.68.

Give amount of entrance or membership fee, whether retained by agent or not, per capita?
Answer. \$10 for each preferred risk; \$5 for each risk below preferred; total entrance fees, \$11,039, as per item 1 of income.

Give amount of annual dues?
Answer. Total annual dues as per item 2 of income, \$23,144.56. Annual dues levied according to kind and amount of policy.

What is the maximum amount of the certificate or certificates issued on any one life?
Answer. \$5,000.

Give limiting ages for admission?
Answer. 18 to 65.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?
Answer. No.

Is any part of the specific benefit or indemnity assets used for any purpose except to pay specific benefit or indemnity claims?
Answer. No.

How are the assessments levied or collected—whether monthly, bi-monthly quarterly, semi-annually, or annually, and whether in advance?
Answer. Annually or semi-annually as the member may elect. In advance.

Does the association reserve in its by-laws or policy the right to levy extra assessments?
Answer. Yes.

Has the society an emergency or reserve fund?
Answer. Yes.

What is the amount thereof?
Answer. \$16,189.47.

1. For what purpose? 2. How is it created? 3. Where deposited?
Answer. 1. To pay benefits when amounts collected for indemnity fails to meet the requirements. 2. By indemnity elements of premium and from membership notes. 3. Des Moines Savings Bank, \$6,189.47. Membership notes \$1,000.

Are the officers and directors elected at an annual meeting of the members?

Answer. Directors elected at annual meeting, officers elected by directors.

Are notices of election sent to members?

Answer. No.

Are proxies contained in application?

Answer. No.

Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount?

Answer. Yes.

In what states is the association doing business?

Answer. Iowa, Minnesota, Colorado, Michigan, Wisconsin and Nebraska.

Has the association paid, and has it the ability to pay, its certificates or policies to the full limit named therein?

Answer. Yes.

What is the aggregate amount of one assessment or periodical call upon all the policyholders or members of the association?

Answer. \$41.630.00.

Does any officer, director, trustee or corporation receive any commission, royalty, dues or other compensation than salary, contingent on the business of the association?

Answer. No.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
BROTHERHOOD ACCIDENT COMPANY.

Organized under the laws of the State of Massachusetts, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, JOHN J. WHIPPLE.

First Vice-President, BENJ. HODGMAN.

Secretary, JAY B. CRAWFORD.

[Incorporated August 17, 1892.]

Home office, 131 Devonshire street, Boston, Mass.

BALANCE SHEET

Amount of net ledger assets December 31st of previous year.....	\$ 22,295 14
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INCOME DURING YEAR.

As shown by the books at home office at the close of business December 31st.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by applications.....	\$ 20,070.00
Annual dues as per contract.....	36,440.50
Assessments: Specific benefits, \$8,865.75; temporary disability benefits, \$30,211	39,076.75

Total paid by members.....	\$ 95,587.25
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Interest.....	428.69
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From all other sources, viz: (itemize profit and loss account) sale of U. S. bonds	540.00
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Total income during the year.....	\$ 96,555.93
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Sum.....	\$ 118,851.07
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DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

Specific benefit claims paid	\$ 8,685.75	
Temporary disability benefit claims paid.	28,174.29	
Advanced payments returned to rejected applicants.....	173.42	
		<hr/>
Total paid to members.....	\$ 37,033.46	
Commissions and fees retained by or paid or allowed to agents on account of fees and dues	20,070.00	
Commissions paid or allowed for collecting assessments.....	3,766.40	
Salaries and allowances of managers and agents not paid by commissions	2,199.00	
Salaries of officers, \$15,000; other compensation of officers, \$192.17	15,192.17	
Salaries and other compensation of office employes.	5,216.50	
Rents, \$1,000; advertising and printing, \$1,269.09.....	2,269.09	
Postage, express, telegraph, \$1,178.30; insurance department fees and agents' licenses, \$192.49; legal expenses, \$254.50	1,625.29	
All other items, viz: (itemize profit and loss account) various sundry items.....	1,224.28	
Traveling expenses and adjusting claims.....	1,712.65	
Medical examiner's fees	332.50	
(Total expenses, footings of items 4 to 11, \$53,607.88.)		
		<hr/>
Total disbursements		\$ 90,641.34
Balance.....		<hr/> \$ 28,209.73

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Cash in office, \$15,848.85; deposited in banks, \$12,360.88.	\$ 28,209.73	
Total net ledger assets, as per balance on page 1		\$ 28,209.73

NON-LEDGER ASSETS.

Assessments due and unpaid on last call made within sixty days on insurance in force.....	\$ 1,050.00	
Furniture fixtures, safes, \$1,000; printed matter, stationery, \$475	1,475.00	
		<hr/>
Total non-ledger assets.		\$ 2,525.00
Gross assets.....		<hr/> \$ 30,734.73
Deduct assets not admitted:		
Furniture, fixtures and safes, supplies, printed matter and stationery, etc.....	\$ 1,475.00	
Excess of items 14 and 15 over changes in liabilities on same account.....	1,050.00	
		<hr/>
Total....		\$ 2,525.00
Total admitted assets.....		<hr/> \$ 28,209.73

NON-LEDGER LIABILITIES.

Advance assessments.....	\$ 2,110.50	
		<hr/>
Total actual liabilities.....		2,110.50
Balance to protect contract.....		<hr/> \$ 26,099.23

Comprised under the following funds:

Mortuary fund.....	\$	11,127.40	
Disability fund.....		10,732.22	
General or expense fund.....		6,350.11	
Total special funds.....			28,209.73

EXHIBIT OF CERTIFICATE OR POLICIES.

	Total business of the year.		Business in state of Iowa during year.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of new year).....	7,715	\$22,833,100.00	99	\$ 192,500.00
Policies or certificates written or increased during the calendar year.....	4,015	1,642,620.00	57	45,350.00
Total.....	11,729	\$24,475,720.00	156	\$ 237,850.00
Deduct decreased or ceased to be in force during year.....	2,096	2,500,500.00	61	123,850.00
Total policies or certificates in force December 31st (end of year).....	9,633	\$21,975,220.00	95	\$ 114,000.00
Losses and claims unpaid December 31st (beginning of new year).....	109	\$ 8,389.86	.....	.....
Losses and claims incurred during the calendar year ..	833	34,195.18	8	\$ 171.99
Total.....	942	\$ 42,585.04	8	\$ 171.99
Losses and claims scaled down and compromised during year.....	1	1,475.00	.....	.....
Losses and claims unpaid December 31st.....	109	Unknown.	.....	.....

MISCELLANEOUS QUESTIONS.

Received from members in Iowa during the year. Specific benefit and indemnity, \$285; expense, \$285; total, \$570.

Give amount of entrance or membership fee, whether retained by agent or not, per capita, \$5.00; total entrance fees, \$20,070, as per item 1 of income.

Give amount of annual dues, if any, per capita, \$6.00; total annual dues as per item 2 of income, \$36,440.50.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. \$2,500 at present; a few outstanding \$5,000.

Give limiting ages for admission.

Answer. 21 to 65.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

Is any part of the specific benefit or indemnity assets used for any purpose except to pay specific benefit or indemnity claims?

Answer. No.

How are assessments levied or collected—whether monthly, bi-monthly, quarterly, semi-annually, or annually, and whether in advance?

Answer. Quarterly, in advance.

Does the association reserve in its by-laws or policy the right to levy extra assessments?

Answer. Yes.

Has the society an emergency or reserve fund?

Answer. No.

Are the officers and directors elected at an annual meeting of the members?

Answer. Biennial meeting.

Are notices of election sent to members?

Answer. Yes.

When and how.

Answer. By quarterly publication

Are proxies contained in application?

Answer. No.

Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to play claims at maximum amount?

Answer. No

In what states is the association doing business?

Answer. Maine, New Hampshire, Vermont, Massachusetts, Connecticut, New York, New Jersey, Pennsylvania, Virginia, West Virginia. Alabama, Arkansas, Kansas, Tennessee, Kentucky, Georgia, Texas, Ohio, Indiana, Michigan, Illinois, Wisconsin, Iowa, Minnesota, Colorado, South Dakota.

Has the association paid, and has it the ability to pay, its certificates or policies to the full limit named therein.

Answer. Yes.

What is the aggregate amount of one assessment or periodical call upon all the policyholders or members of the association?

Answer. \$28,899.

Does any officer, director, trustee or corporation receive any commission, royalty, dues or other compensation than salary, contingent on the business of the association.

Answer. No.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
IMPERIAL ACCIDENT ASSOCIATION.

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa,
pursuant to the laws thereof.

President, C. A. BALLREICH.

Vice-President, A. B. SHAW.

Secretary, WM. H. HARWOOD.

[Incorporated, December 31, 1894.

Commenced business, January 3, 1895.]

BALANCE SHEET.

Home office, Suite 401 Crocker Building.

Amount of net ledger assets, December 31st of previous year.... \$ 1,256.85

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross amount paid by members to the association or its agents,
without deductions for commissions or other expenses, as
follows.

Gross amount of membership fees required or represented by
applications. \$ 465.00
Assessments: Temporary disability benefits, \$1,497; expense,
\$3,443.13 4,940.13

Total income during the year..... 5,405.13

Sum \$ 6,661.98

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

Temporary disability benefit claims paid.....		\$	1,913.62
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	\$	1,248.55	
Commissions paid or allowed for collecting assessments..		56.37	
Salaries and allowances of managers and agents not paid by commissions		27.50	
Salaries of officers.....		1,574.80	
Salaries and other compensation of office employes.....		382.85	
Rent, \$216; taxes, \$48.26; advertising and printing, \$167.50.....		431.76	
Insurance department fees and agents' licenses.....		15.00	
All other items, viz.: Revenue, \$23.60; interest, \$30.95; general expense, \$92.56; personal account, \$2.09; books and stationery, \$37.10; postage, \$245.10; traveling expenses, \$30.95		461.65—	4,198.48
Total disbursements.....		\$	6,112.10
Balance		\$	549.88

LEDGER ASSETS.

As per ledger accounts shown by the books at the home office at close of business December 31st.

Agents' debit balances.....	\$	87.50	
Cash in office, \$36.73; deposited in banks, \$513.15.....		549.88	
Premium notes not due.....		162.50	
Total	\$	799.88	
Deduct ledger liabilities: All other directors' notes.....		250.00	
Total net ledger assets, as per balance on page 1		\$	549.88

NON-LEDGER ASSETS.

Furniture, supplies, etc.....	\$	250.00	
Premium notes past due.....		812.50	
Assessments due and unpaid on last call made within sixty days on insurance in force, \$167.25, less cost of collecting same, \$17.25.....		150.00	
Total non-ledger assets.....			1,212.50
Gross assets.		\$	1,762.38
Deduct assets not admitted:			
Bills receivable, unsecured.....	\$	812.50	
Furniture, fixtures and safes, supplies, printed matter and stationery, etc.....		250.00	
Total.....			1,062.50
Total admitted assets.....		\$	699.88
Balance to protect contracts.....		\$	699.88
Comprised under the following funds:			
Mortuary fund.....	\$	494.38	
Reserve fund, assessment unpaid as per No. 5		150.00	
General or expense fund.....		55.50	
Total special funds.....			699.88

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year —Iowa	
	No.	Amount.
Policies or certificates in force December 31st (beginning of new year)...	538	\$ 1,500,500.00
Policies or certificates written or increased during the calendar year.....	166	159,500.00
Total.....	704	\$ 1,660,000.00
Deduct decreased or ceased to be in force during year.....	318	672,000.00
Total policies or certificates in force December 31st (end of year)...	386	\$ 988,000.00
Losses and claims unpaid December 31st (beginning of new year).....	8	\$ 1,154.00
Losses and claims incurred during the calendar year.....	61	1,915.02
Total.....	69	\$ 3,069.02
Losses and claims unpaid December 31st.....	2	\$ 30.00

MISCELLANEOUS QUESTIONS.

Received from members during the year?

Answer. Specific benefit and indemnity, \$1,497; expense, \$3,443.13; total, \$4,940.13.

Give amount of entrance or membership fee, whether retained by agent or not.

Answer. Per capita, \$1.50 to \$3.00; total entrance fees, \$465.00, as per item 1 of income.

Give amount of annual dues, if any.

Answer. A few policies remain re-insured from other associations with annual dues at \$2.00 per capita; no other annual dues collected during the year.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Five thousand dollars.

Give limiting ages for admission.

Answer. Eighteen to 65.

Do the the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

Is any part of the specific benefit or indemnity assets used for any purpose except to pay specific benefit or indemnity claims?

Answer. No.

How are assessments levied or collected—whether monthly, bi-monthly, quarterly, semi-annually, or annually, and whether in advance?

Answer. In advance. Annually, semi-annually or quarterly or assessments per policy.

Does the association reserve in its by-laws or policy the right to levy extra assessments?

Answer. Yes.

Attach copy of extra assessment clause contained in policy.

Answer. "The association shall not be liable on this certificate or policy to exceed the principal sum hereby stipulated, and a payment of a claim under one of the benefits shall be full payment for all accidental injuries received; and it is further understood and agreed that should the death claims or other claims against the indemnity fund ever exceed the estimated schedule, the association will pay as provided for by the articles of incorporation, any such deficiency from the reserve fund in the manner provided until such fund is exhausted. In that case the amount to be paid when this certificate or policy becomes a claim shall be dependent upon the amount collected from an assessment made to meet such claim."

Has the society an emergency or reserve fund?

Answer. No.

Are the officers and directors elected at an annual meeting of the members?

Answer. Members elect directors and directors elect officers.

Are notices of election sent to members?

Answer. No.

When and how?

Answer. Fixed by articles of incorporation.

Are proxies contained in application?

Answer. No.

Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount?

Answer. Yes.

In what states is the association doing business?

Answer. Iowa.

Has the association paid, and has it the ability to pay, its certificates or policies to the full limit named therein?

Answer. Losses all paid in full, never ordered an extra assessment.

What is the aggregate amount of one assessment or periodical call upon all the policyholders or members of the association?

Answer. \$3,824.00.

Does any officer, director, trustee or corporation receive any commission, royalty, dues or other compensation than salary, contingent on the business of the association?

Answer. No.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

MASONS FRATERNAL ACCIDENT ASSOCIATION OF AMERICA.

Organized under the laws of the State of Massachusetts, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, WILLIAM PROVIN.

First Vice-President, GEORGE T. MOORE.

Secretary, FRANK BOWLES.

[Incorporated, August 15, 1887. Commenced business October 1, 1887.]

Home office, 102 Elm street, Westfield, Mass.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year	\$19,181.89
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INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st of previous year:

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by applications	\$ 5,670.00
Annual dues as per contract	28,308.00
Assessments: Specific benefits, \$10,050; temporary disability benefits, \$43,783.	53,833.00

Total paid by members	\$ 87,811.00
Interest	510.00

From all other sources, viz: (itemize profit and loss account)

Profit on sale of securities, \$601.49; borrowed money, \$8,796.51; paid to the association by Frank Bowles as relinquishment of his reimbursement of December 30, 1899, \$2,500.	11,898.00
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Total income during the year	\$ 100,219.00
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Sum	\$ 119,400.89
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DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st:

Specific benefit claims paid	\$ 10,050.00
Temporary disability benefit claims paid	37,629.23
Assessments returned to members	73.45
Total paid to members	\$ 47,752.68
Commissions and fees retained by or paid or allowed to agents on account of fees and dues	9,493.93
Commissions paid or allowed for collecting assessments.	2,935.35
Salaries and allowances of managers and agents not paid by commissions.	3,265.00
Salaries of officers	3,448.00
Salaries and other compensation of office employees	4,979.11
Rent, \$1,125; advertising and printing, \$2,467.94.	3,592.94
Insurance department fees and agents' licenses, \$175.06; legal expenses, \$6,240.50	6,415.56
All other items, viz: (itemize profit and loss account) postage, \$2,500.55; furniture, \$55.	2,555.55
Investigating and adjusting claims, \$4,301; borrowed money repaid, \$8,796.51; office incidentals, \$844.14; traveling, \$2,185.40; contingents, \$729.54; interest, discount and revenue, \$3,082.97; collateral security for bond, \$250; medical examiners' fees, \$231.50.	20,421.06
(Total expenses, footings of items 4 to 11, \$57,106.50.)	
Total disbursements	\$ 104,859.18
Balance	\$ 14,541.71

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Loans secured by pledge of bonds, stocks or other collateral (Schedule C)	\$ 9,000.00
Cash deposited in banks	1,025.21
Emergency fund	4,516.50
Total	\$ 14,541.71
Total net ledger assets, as per balance on page 1	\$ 14,541.71

NON-LEDGER ASSETS.

Furniture, fixtures, etc.	5,500.00
Assessments due and unpaid on last call made within sixty days on insurance in force, \$10,633; less cost of collecting same, \$531.64;	10,101.36
Special benefit assessments to be made for claims resisted and not assessed for, contingent on the result of suits thereon, not exceeding the amount of one call nor the amount of claims contested, as per No. 2 of liabilities.	12,000.00
Total non-ledger assets	27,601.36
Gross assets	\$ 42,143.07

IOWA INSURANCE REPORT

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Deduct assets not admitted:

Furniture, fixtures and safes, supplies, printed matter and stationery, etc.....	\$	5,500.00
Total	\$	5,500.00
Total admitted assets.	\$	36,643.07

NON-LEDGER LIABILITIES.

Specific indemnity claims adjusted, not yet due.....	\$	2,500.00
Specific indemnity claims reported, \$2,000; resisted, \$12,000	14,000.00	
Temporary disability benefit claims adjusted, not yet due.	4,751.36	
Temporary disability benefit claims in process of adjustment, \$200; reported probable liability, \$500; resisted, \$150	850.00	
Salaries, rents, expenses, taxes, bills, accounts, commissions, fees, etc., due and accrued.....	436.94	
Advance assessments.....	1,944.50	
Total actual liabilities	\$	24,482.80
Balance to protect contract	\$	12,160.27

Comprised under the following funds:

Mortuary fund	\$	135.34
Reserve fund....	11,135.06	
General or expense fund.....	889.87	
Total special funds.....	\$	12,160.27

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in State of Iowa During Year.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of new year).....	9,415	\$ 39,989,902.00	323	\$ 850,098.00
Policies or certificates written or increased during the calendar year.....	1,134	3,541,250.00	151	471,694.00
Total.....	10,549	\$ 43,531,152.00	474	\$ 1,321,792.00
Deduct decreased or ceased to be in force during year.....	4,037	16,148,000.00	229	586,792.00
Total policies or certificates in force December 31st (end of year)	6,512	\$ 27,383,152.00	245	\$ 735,000.00
Losses and claims unpaid December 31st (beginning of new year)	276	21,567.17	20	548.89
Losses and claims incurred during the calendar year.....	526	97,991.76	20	874.86
Total.....	802	\$ 119,558.93	40	1,423.75
Losses and claims paid, scaled down, dropped and compromised during the year.....	612½	97,457.57	38	1,398.75
Losses and claims unpaid December 31, 1900..	189½	22,102.36	2	25.00
Policies or certificates terminated by death or specific benefit during the year.....	7	20,000.00		

MISCELLANEOUS QUESTIONS.

Received from members in Iowa during the year?
Answer. Specific benefit and indemnity, \$1,896; expense, \$982.00; total, \$2,878.

Give amount of entrance or membership fee, whether retained by agent or not, per capita.

Answer. \$5 to agent; total entrance fees, \$5,670 as per item 1 of income.

Give amount of annual dues, if any, per capita?

Answer. \$1 and \$1.50 per quarter or \$4 and \$6 yearly; total annual dues as per item 2 of income, \$28,308; regular policies call for \$4 annual dues, payable quarterly, and special policies \$6.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. \$5,000.

Give limiting ages for admission.

Answer. 21 to 60 inclusive.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

Is any part of the specific benefit or indemnity assets used for any purpose except to pay specific benefit or indemnity claims?

Answer. Only actual expenses incurred in contesting fraudulent claims.

How are assessments levied or collected—whether monthly, bi-monthly, quarterly, semi-annually, or annually, and whether in advance?

Answer. Quarterly.

Does the association reserve in its by-laws or policy the right to levy extra assessments?

Answer. Yes.

Attach copy of extry assessment clause contained in policy.

Answer. That the certificate holder shall pay all assessments, including quarterly dues levied or assessed upon him by this association.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. \$13,516.50.

For what purpose, how is it created, and where deposited?

Answer. To pay claims; as it can be spared from time to time; deposited with state treasurer of Massachusetts.

Are the officers and directors elected at an annual meeting of the members?

Answer. Yes.

Are notices of election sent to members?

Answer. Yes.

When and how?

Answer. Annually by mail.

Are proxies contained in application?

Answer. No.

Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount?

Answer. No.

In what states is the association doing business?

Answer. Massachusetts, New York, Ohio, Wisconsin, Minnesota, Iowa, Colorado.

Has the association paid, and has it the ability to pay, its certificates or policies to the full limit named therein?

Answer. Yes, all just claims.

What is the aggregate amount of one assessment or periodical call upon all the policyholders or members of the association?

Answer. \$22,317.

Does any officer, director, trustee or corporation receive any commission, royalty, dues or other compensation than salary, contingent on the business of the association?

Answer. Yes.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
MODERN ACCIDENT CLUB.

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, JAMES HART.

Vice-President, A. O. MOLER.

Secretary, ASA MOLER.

[Incorporated, June 27, 1899. Commenced business, June 28, 1899.]

Home office, corner Washington and Dubuque streets, Iowa City, Iowa.

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by applications.....	\$ 11,877.00	
Annual dues as per contract....	4,011.00	
Assessments: Specific benefits, \$2,070; temporary disability benefits, \$11.825.90	13,895.90	
Total paid by members.....	\$ 29,783.90	
Sum.....		\$ 29,783.90

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

Specific benefit claims paid, including installments paid....	\$ 2,070.00
Temporary disability benefit claims paid	11,529.00

Total paid to members....	\$ 13,599.00
Commissions and fees retained by or paid or allowed to agents on account of fees and dues	9,228.30
Salaries of officers, \$4,578.40; other compensation of officers, \$65.85	4,644.25
Salaries and other compensation of office employes	254.75
Rent, \$66; taxes, \$77.32; advertising and printing, \$440.35	583.67
Insurance department fees and agents' licenses	26.75
All other items, viz: Postage	532.20
Office fixtures and supplies, \$225.55; miscellaneous, \$80.80; bonds, \$25.....	331.35

(Total expenses, footings of items 4 to 11, \$6,372.97.)

Total disbursements	\$ 29,201.27
Balance... ..	\$ 582.63

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Cash deposited in banks.....	\$	582.63		
Total.....	\$	582.63		
Assessments due and unpaid on last call made within sixty days on insurance in force.....	\$	1,000.00		
Total	\$	1,582.63		
Total admitted assets.....			\$	1,582.63
Balance to protect contracts.....				1,582.63

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total business of the year.		Business in state of Iowa during year.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31st (beginning of new year).....	2,165	\$ 2,165,000.00	2,165	\$ 2,165,000.00
Policies or certificates written or increased during the calendar year.....	3,957	3,957,000.00	3,957	3,957,000.00
Total.....	6,122	\$ 6,122,000.00	6,122	\$ 6,122,000.00
Deduct decreased or ceased to be in force during year	1,237	1,237,000.00	1,237	1,237,000.00
Total policies or certificates in force December 31st (end of year).....	4,885	\$ 4,885,000.00	4,885	\$ 4,885,000.00
Losses and claims unpaid December 31st (beginning of new year)	2	\$ 590.00	2	\$ 590.00
Losses and claims incurred during the calendar year	470	13,009.00	470	13,009.00
Total .....	.....	\$ 13,599.00		\$ 13,599.00
Losses and claims scaled down and compromised during the year.....	1	\$ 550.00	1	\$ 550.00
Losses and claims unpaid December 31st.....	51	1,000.00	51	1,000.00
Policies or certificates terminated by death or specific benefit during the year	2	15.50	2	15.50

MISCELLANEOUS QUESTIONS.

Received from members in Iowa during the year?
Answer. Specific benefit and indemnity \$13,895.90; expense, \$6,372.97.
Give amount of entrance or membership fee, whether retained by agent or not.
Answer. Per \$1,000, \$3.00; total entrance fees, \$118.77 as per item 1 of income.
Give amount of annual dues, if any.
Answer. Per \$1,000, \$1.00; total annual dues as per item 2 of income, \$4.011.
What is the maximum amount of the certificate or certificates issued on any one life?
Answer. \$1,000
Give limiting ages for admission.
Answer. 18 to 65.
Do the certificates or policies issued by the association specify a fixed amount to be paid regardless of amount realized from assessments to meet the same?
Answer. No.
Is any part of the specific benefit or indemnity assets used for any purpose except to pay specific benefit or indemnity claims?
Answer. No.

How are assessments levied or collected—whether monthly, bi-monthly, quarterly, semi-annually, or annually, and whether in advance?

Answer. Quarterly. Annual dues in advance. Assessments to meet claims accrued.

Does the association reserve in its by-laws or policy the right to levy extra assessments?

Answer. No.

Has the society an emergency or reserve fund?

Answer. No.

Are the officers and directors elected at an annual meeting of the members?

Answer. No.

If not, how are they elected?

Answer. Directors biennially.

Are notices of election sent to members?

Answer. No.

When and how?

Answer. Time fixed by articles of incorporation.

Are proxies contained in application?

Answer. No.

☐ Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount?

Answer. Yes.

In what states is the association doing business?

Answer. Iowa.

Has the association paid, and has it the ability to pay, its certificates or policies to the full limit named therein?

Answer. Yes.

What is the aggregate amount of one assessment or periodical call upon all the policy-holders or members of the association?

Answer. One 25 cent assessment amounts to \$1,221.25.

Does any officer, director, trustee or corporation receive any commission, royalty, dues or other compensation than salary, contingent on the business of the association.

Answer. No.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

NATIONAL MASONIC ACCIDENT ASSOCIATION.

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, ALF. WINGATE.

Vice-President, B. C. BOWMAN.

Secretary, J. A. DOVERMAN.

[Incorporated, July 12, 1889.]

Commenced business July 31, 1889.]

Home office, Masonic Temple, Des Moines, Iowa.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year.... \$ 38,399 92

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by applications. \$ 35,135.00

Assessments: Temporary disability benefits, \$64,944.25; expense, \$26,081.41		91,025.66	
Total paid by members.....		\$ 126,160.66	
Interest		225.12	
From all other sources, viz.: Exchange.....		19.31	
From agents.....		497.88	
Refunded association from bond account.....		200.00	
Total income during year.....			\$ 127,102.97
Sum			\$ 165,502.89

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st:

Specific benefit claims paid.....	\$ 20,175.00	
Temporary disability benefit claims paid	23,599.05	
Advance payments returned to rejected applicants.....	374.12	
Total paid to members.....	\$ 44,148.17	
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	35,135.00	
Commissions paid or allowed for collecting assessments.....	5,330.40	
Salaries and allowances of managers and agents not paid by commissions	3,363.05	
Salaries of officers	9,800.00	
Salaries and other compensation of office employes	3,295.66	
Rent, \$1,073.34; advertising and printing, \$1,385.22.....	2,458.56	
Insurance department fees and agents' licenses, \$647.63; legal expenses, \$2,034.07.....	2,681.70	
All other items, viz.: Express, \$17.01; office supplies, \$792.66; postage, \$1,595.95; telegrams, \$47.34; officers' traveling expenses, \$720.65; adjusting claims, \$25.40; medical examiners, \$3.00.	3,202.01	
(Total expenses, footings of items 4 to 11, \$30,131.38.)		
Total disbursements		\$ 109,414.55
Balance		\$ 56,088.34

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Cash deposited in banks.....	\$ 55,088.34	
Insurance department, Missouri.....	1,000.00	
Total net ledger assets as per balance on page 1.....		\$ 56,088.34

NON-LEDGER ASSETS

Assessments due and unpaid on last call made within sixty days on insurance in force, \$22,000, less cost of collecting same, \$1,500	20,500.00	
Gross assets	\$ 76,588.34	
Deduct assets not admitted:		
Excess of items 14 and 15 over changes in liabilities on same account.....	671.00	
Total admitted assets.....		\$ 75,917.34

NON-LEDGER LIABILITIES.

Specific indemnity claims resisted.....	\$	19,250.00	
Temporary disability benefit claims resisted		200.00	
Advance assessments.....		379.00	
Total actual liabilities	\$	19,829.00	
Balance to protect contract.....	\$	56,088.34	
Comprised under the following funds:			
Reserve fund.....	\$	43,552.25	
General or expense fund.....		12,536.09	
Total special funds.....	\$	56,088.34	

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in State of Iowa During Year.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31st (beginning of new year).....	8,368	\$ 32,023,750.00	1,755	\$ 6,700,750.00
Policies or certificates written or increased during the calendar year.	7,027	25,836,250.00	1,145	4,338,750.00
Total.....	15,395	\$ 57,860,000.00	2,900	\$ 11,039,500.00
Deduct decreased or ceased to be in force during year.....	6,467	24,372,250.00	1,036	3,709,500.00
Total policies or certificates in force December 31st (end of year).....	8,928	\$ 33,487,750.00	1,864	\$ 7,330,000.00
Losses and claims unpaid December 31st (beginning of new year).....	5	\$ 15,342.50		
Losses and claims incurred during the calendar year.....	657	49,474.05	115	\$ 7,273.10
Total.....	662	\$ 64,816.55	115	\$ 7,273.10
Losses and claims scaled down and compromised during the year.....	654	\$ 43,774.05	115	\$ 7,273.10
Losses and claims unpaid December 31st.....	8	19,450.00		

MISCELLANEOUS QUESTIONS.

Received from members in Iowa during the year.
Answer. Specific benefit and indemnity, \$12,963; expense, \$5,500.00; total, \$18,463.00.
Give amount of entrance or membership fee, whether retained by agent or not.
Answer. Per capita, \$5.00; total entrance fees, \$35,135.00, as per item 1 of income.
What is the maximum amount of the certificate or certificates issued on any one life?
Answer. Five thousand dollars.
Give limiting ages for admission.
Answer. Twenty-one to 65.
Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?
Answer. No.
Is any part of the specific benefit or indemnity assets used for any purpose except to pay specific benefit or indemnity claims?
Answer. No, except amount necessary to collect and protect same.
How are assessments levied or collected—whether monthly, bi-monthly, quarterly, semi-annually, and whether in advance?
Answer. Quarterly in advance.
Does the association reserve in its by-laws or policy the right to levy extra assessments?
Answer. Yes.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. Thirteen thousand four hundred dollars.

For what purpose, how is it created, and where deposited?

Answer. Payment specific and indemnity benefits; by assessments, and deposited in Citizens National bank.

Are the officers and directors elected at an annual meeting of the members?

Answer. Directors only.

If not, how are they elected?

Answer. Officers elected annually by board of directors.

Are notices of election sent to members?

Answer. Yes.

When and how?

Answer. Thirty days prior by mail.

Are proxies contained in application?

Answer. No.

Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount?

Answer. No.

In what states is the association doing business?

Answer. Iowa, Minnesota, Michigan, Pennsylvania, Indiana, Missouri, Wisconsin, Nebraska, Ohio, and Illinois.

Has the association paid, and has it the ability to pay, its certificates or policies to the full limit named therein?

Answer. Yes.

What is the aggregate amount of one assessment or periodical call upon all the policyholders or members of the association?

Answer. Twenty-four thousand dollars.

Does any officer, director, trustee or corporation receive any commission, royalty, dues or other compensation than salary, contingent on the business of the association?

Answer. No.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
PROTECTIVE ACCIDENT ASSOCIATION.

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, W. L. HEARST.

Secretary, F. G. WRIGHT

[Incorporated, October 6, 1900. Commenced business, October 15, 1900.]

Home office, Main street, Cedar Falls, Iowa.

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by applications.....	\$	1,200.00
Annual dues as per contract.....		400.00
Assessments: Temporary disability benefits.....		185.25
Total paid by members.....	\$	1,785.25

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st.

Temporary disability benefit claims paid	\$ 65.00	
Total paid to members	\$ 65.00	
Commissions and fees retained by or paid or allowed to agents on account of fees and dues	1,200.00	
Salaries of officers	150.00	
Rent, \$25; advertising and printing, \$135.73	160.73	
Insurance department fees and agents' licenses	38.00	
(Total expenses, footings of items 4 to 11, \$1,548.73.)		
Total disbursements	\$ 1,613.73	
Balance	\$ 171.52	

LEDGER ASSETS.

Cash deposited in banks	\$ 171.52	
Total net ledger assets, as per balance on page 1	\$ 171.52	

EXHIBIT OF CERTIFICATES OR POLICIES.

BUSINESS IN IOWA DURING THE SAID YEAR.

	Number.	Amount.
Policies or certificates in force December 31st (beginning of new year)	400	\$ 600,000.00
Total	400	
Total policies or certificates in force December 31st (end of year)	400	
Losses and claims incurred during the calendar year	5	\$ 65.00
Total	5	\$ 65.00

MISCELLANEOUS QUESTIONS.

Give amount of entrance or membership fee, whether retained by agent or not, per capita?
Answer. \$3.00; per \$1,000, \$2.00; total entrance fee, \$4.25 as per item 1 of income.

Give amount of annual dues, if any, per capita?
Answer. \$1.00; per \$1,000, .66

What is the maximum amount of the certificate or certificates issued on any one life?
Answer. \$1,500.00.

Give limiting ages for admission?
Answer. 17 to 60 years.

Do the certificates or policies issued by the association specify a fixed amount to be paid regardless of amount realized from assessments to meet the same?
Answer. No.

Is any part of the specific benefit or indemnity assets used for any purpose except to pay specific benefit or indemnity claims?
Answer. No.

How are assessments levied or collected—whether monthly, bi-monthly, quarterly, semi-annually, or annually and whether in advance?
Answer. Monthly; collected quarterly.

Has the society an emergency or reserve fund?
Answer. Yes.

What is the amount thereof?
Answer. \$18.52.

For what purpose, how is it created, and where deposited?
Answer. For the purpose of keeping assessments below twelve if possible; ten per cent of benefit fund; Citizens National Bank, Cedar Falls, Iowa.

Are the officers and directors elected at an annual meeting of the members?

Answer. Yes.

Are notices of election sent to members?

Answer. Yes.

When and how?

Answer. By mail,

Are proxies contained in application?

Answer. No.

Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount?

Answer. Yes.

In what states is the association doing business?

Answer. Iowa.

Has the association paid, and has it the ability to pay, its certificates or policies to the full limit named therein?

Answer. No.

What is the aggregate amount of one assessment or periodical call upon all the policy-holders or members of the association?

Answer. \$100.00.

Does any officer, director, trustee or corporation receive any commission, royalty, dues or other compensation than salary, contingent on the business of the association?

Answer. No.

ANNUAL STATEMENT.

For the year ending December 31, 1900, of the condition and affairs of the

WOODMEN ACCIDENT ASSOCIATION.

Organized under the laws of the State of Nebraska, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, A. O. FAULKNER.

First Vice-President, A. R. TALBOT.

Secretary, C. E. SPANGLER.

[Incorporated, July 8, 1890.

Commenced business, August 11, 1890.]

Home office, 109 South Tenth street, Lincoln, Neb.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year \$ 16,522.11

INCOME DURING YEAR.

As shown by the books at home office at close of business December 31st:

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:

Certificate fees	\$ 10,600.41
Gross amount of membership fees required or represented by applications, retained by agent	31,278.00
Annual dues as per contract	17,663.76
Assessments: Specific benefits and temporary disability benefits.	44,506.80

Total paid by members.	\$ 104,048.99
Rents	60.00
From all other sources, viz: County bank draft protested (new draft)	20.58

Total income during the year..... \$ 104,129.55

Sum \$ 120,651.66

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DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business December 31st:

Specific benefit claims paid	\$ 4,866.00	
Temporary disability benefit claims paid	34,252.07	
Advance payments returned to rejected applicants.....	25.60	
		<hr/>
Total paid to members	\$ 39,143.67	
Commissions and fees retained by agents on account of fees and dues	31,278.00	
Salaries of officers	8,878.20	
Salaries and other compensation of office employees.....	3,204.99	
Rent, \$578; advertising and printing, \$1,757.90 ..	2,335.90	
Insurance department fees and agents' licenses, \$667.15; legal expenses, \$310.61 ...	977.76	
All other items, viz: Postage	2,224.41	
Sundry, \$486.47; premium life policy assigned to association, \$176.70	663.17	
Commission to agents, \$4,719.12; furniture, \$159.30	4,878.42	
(Total expenses, footings of items 4 to 11, \$54,440.85.)		<hr/>
Total disbursements		\$ 93,584.52
		<hr/>
Balance.		\$ 27,067.14

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st:

Book value real estate (Schedule A), unincumbered.....	\$ 7,500.00	
Deposited with treasurer (schedule attached)	19,567.14	
Due from premium paid on life insurance policy assigned to association..	176.70	
		<hr/>
Total.....	\$ 27,243.84	
Total net ledger assets as per balance on page 1.....		\$ 27,243.84

NON-LEDGER ASSETS.

Market value of real estate over book value and incumbrances (Schedule A).....	2,500.00	
Assessments due and unpaid on last call made within sixty days on insurance in force, \$12,774; less cost of collecting same, \$1,277.40	11,496.60	
		<hr/>
Total non-ledger assets.		\$ 13,996.60
		<hr/>
Gross assets		\$ 41,240.44
Deduct assets not admitted.		
Excess of items 14 and 15 over changes in liabilities on same account..	\$ 5,136.98	
		<hr/>
Total.....		5,136.98
		<hr/>
Total admitted assets.		\$ 36,103.46

NON-LEDGER LIABILITIES.

Temporary disability benefit claims adjusted, not yet due	\$ 954.89
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Temporary disability benefit claims in process of adjustment, \$4,502.23; reported probable liability \$902.50.		4,502.23
Total actual liabilities.....		\$ 6,359.62
Balance to protect contract		\$ 29,743.84
Comprised under the following funds:		
Mortuary fund	\$	4,777.32
Reserve fund ..		18,000.00
General or expense fund		6,966.52
Total special funds	\$	29,743.84

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in the State of Iowa During Year.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31st (beginning of new year)	8,031	\$ 9,372,400.00	1,248	\$ 1,152,950.00
Policies or certificates written or increased during the calendar year	10,426	5,238,650.00	1,408	714,600.00
Total	18,457	\$ 14,611,050.00	2,656	\$ 1,867,550.00
Deduct decreased or ceased to be in force during year	8,296	5,004,100.00	1,444	804,300.00
Total policies or certificates in force December 31st (end of year)	10,161	\$ 9,606,950.00	1,212	\$ 1,063,250.00
Losses and claims unpaid December 31st (beginning of new year).....	189	5,225.96	28	792.68
Losses and claims incurred during the calendar year	1,397	40,973.53	184	5,700.79
Total....	1,586	\$ 46,199.49	212	\$ 6,502.47
Losses and claims scaled down and compromised during the year	1,290	\$ 39,118.07	171	\$ 5,510.33
Losses and claims unpaid December 31st.....	296	7,081.42	41	983.14
Policies or certificates terminated by death or specific benefit during the year	5	4,366.00		

MISCELLANEOUS QUESTIONS.

Received from members in Iowa during the year
Answer. Specific benefit and indemnity, \$6,166.95; expense, \$3,856.01; total, \$10,022.96.
Give amount of entrance or membership fee, whether retained by agent or not.
Answer. Per capita, \$4; total entrance fees, \$1,436.10, as per item 1 of income.
Give amount of annual dues, if any.
Answer. Per capita, \$2; total annual dues as per item 2 of income, \$2,419.91.
What is the maximum amount of the certificate or certificates issued on any one life?
Answer. Three thousand dollars.
Give limiting ages for admission.
Answer. Eighteen to sixty-five.
Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?
Answer. No.
Is any part of the specific benefit or indemnity assets used for any purpose except to pay specific benefit or indemnity claims? If so, what amount and for what purpose?
Answer. Ten per cent for collections and disbursements.
How are assessments levied or collected—whether monthly, bi-monthly, quarterly, semi-annually, or annually, and whether in advance?
Answer. Quarterly in advance.

ANNUAL STATEMENTS
OF
FRATERNAL BENEFICIARY SOCIETIES

Transacting Business in Iowa in 1900 and
Filing Statements in 1901.

Does the association reserve in its by-laws or policy the right to levy extra assessments?

Answer. Yes.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. Eighteen thousand dollars.

For what purpose, how is it created, and where deposited?

Answer. Pay claims if necessary; saved; deposited with treasurer and invested in real estate.

Are the officers and directors elected at an annual meeting of the members?

Answer. Yes.

Are notices of election sent to members?

Answer. Yes.

When and how?

Answer. Thirty days ahead by mail.

Are proxies contained in application?

Answer. No.

Does the association retain the right to scale down claims in case assets on hand and proceeds of next assessment are insufficient to pay claims at maximum amount?

Answer. Yes.

In what states is the association doing business?

Answer. Illinois, Iowa, Minnesota, Missouri, Michigan, Wisconsin, Kansas, Colorado, Nebraska.

Has the association paid, and has it the ability to pay, its certificates or policies to the full limit named therein?

Answer. Yes.

What is the aggregate amount of one assessment or periodical call upon all the policy-holders or members of the association?

Answer. Twenty thousand three hundred and thirty-four dollars.

Does any officer, director, trustee or corporation receive any commission, royalty, dues or other compensation than salary, contingent on the business of the association?

Answer. No.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

ANCIENT ORDER OF UNITED WORKMEN.

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

Grand Master, WILL M. NARVIS.

Grand Recorder, B. F. REHKOPF.

[Organized, November 27, 1873.

Commenced business, November 27, 1873.]

Home office, 538 and 540 Good Block, Des Moines, Iowa.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year.... \$ 6,568.31

INCOME DURING YEAR.

As shown by the books of the organization December 31st.

Gross amount for charters, certificates and supplies.....	\$ 1,727.74	
Dues for expenses, per capita tax, etc.	25,506.00	
Assessments: Mortuary.....	219,097.00	
Total paid by members.....	\$ 246,330.74	
Total income during the year.....		\$ 246,330.74
Sum.....		\$ 252,899.05

DISBURSEMENTS DURING YEAR.

As shown by the books at close of business December 31st.

Death claims.....	\$ 201,000.00	
Supreme lodge relief call.....	17,461.53	
	<hr/>	
Total beneficiary fund paid out.....	\$ 218,461.53	
Per capita tax to supreme lodge.....	2,213.76	
Total amount of salaries, fees per diem, mileage, expenses paid officers: Grand master, \$1,366.98; grand recorder, \$2,500; grand receiver, \$300; grand lodge deputies, \$3,856.72; executive, finance, law and revision committee, \$987.92.....	9,011.62	
Rent, \$250; advertising and printing, \$2,013.31.....	2,263.31	
All other items, viz: Postage, express and telegraph, \$1,018.75; legal expenses, \$318.38; governing bodies, \$3,055.80; official publication, \$2,901.42; insurance departments, \$25.00; miscellaneous, \$6,484.44.....	13,803.79	
	<hr/>	
(Total expenses, footings of items 4 to 10, \$27,292.48.)		
Total disbursements.....		\$ 245,754.01
		<hr/>
Balance.....		\$ 7,145.04

LEDGER ASSETS.

As shown by books at home office at close of business on December 31st.

Cash deposited in bank.....	\$ 7,145.04	
	<hr/>	
Total net ledger assets, as per balance on page 1.....		\$ 7,145.04

NON-LEDGER ASSETS.

Assessments actually collected by subordinate bodies not yet turned over to supreme body.....	\$ 19,582.00	
	<hr/>	
Total non-ledger assets.....		\$ 19,582.00
		<hr/>
Gross assets.....		\$ 26,727.04
Deduct assets not admitted:		
Excess of item 14 of assets over item 2 of liabilities.....	\$ 1,582.00	
	<hr/>	
Total.....		1,582.00
		<hr/>
Total admitted assets.....		\$ 25,145.04

NON-LEDGER LIABILITIES.

Losses in process of adjustment or reported....	\$ 18,000.00	
	<hr/>	
Total liabilities.....		18,000.00
		<hr/>
Balance, to protect contracts.....		\$ 7,145.04

Comprised under the following funds:

Mortuary (less amount thereof included in liabilities and assets not admitted).....	\$ 172.77	
Expense (less amount thereof included in liabilities and assets not admitted).....	6,972.27	
	<hr/>	
Total special funds.....		\$ 7,145.04

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year. —Iowa.	
	No.	Amount.
Policies or certificates in force December 31st (beginning of year)	11,902	\$ 23,196,000.00
Policies or certificates written or increased during the calendar year...	2,035	3,645,000.00
Total.....	13,937	\$ 26,841,000.00
Deduct decreased or ceased to be in force during year.....	1,266	2,532,000.00
Total policies or certificates in force December 31st (end of year)	12,671	\$ 24,309,000.00
Losses and claims unpaid December 31st (beginning of year).....	9	\$ 17,000.00
Losses and claims incurred during the calendar year.....	103	202,000.00
Total.....	112	\$ 219,000.00
Losses and claims paid during the year	103	201,000.00
Losses and claims unpaid December 31st (end of year).....	9	\$ 18,000.00
Assessments collected during the year.....	18	\$ 219,097.00

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid.
Answer. Regulated by subordinate lodges, and paid to them.

Give amount of annual dues to subordinate bodies, and how paid.
Answer. Regulated by subordinate lodges.

When and how much of this is transferred to supreme body?
Answer. Per capita tax to grand lodge. 50 cents per quarter.

What is the maximum and minimum amount of the certificate or certificates issued on any one life?
Answer. Two thousand dollars and \$1,000.

Give limiting ages for admission.
Answer Over 18 and under 45

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?
Answer Yes.

If so, state how the amount is guaranteed; does your insurance contain any dividend feature?
Answer. Fraternal obligations pledge payment in full; no.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?
Answer. No.

Does it undertake or promise to pay temporary or permanent disability benefits?
Answer. Pays beneficiary assessments for totally disabled members out of general fund, after subordinate lodge has done so for three years.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?
Answer. The latter.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?
Answer. No.

Has the society any emergency or reserve funds? For what purpose, how created, and where deposited?
Answer. Beginning with January, 1901, a guaranty fund will be created by additional assessments, for the payment of relief calls, caused by deaths. Any surplus will be deposited with proper officer in this state.

Are the officers, directors or trustees elected at an annual meeting of members?
Answer. Yes.

If not, how are they chosen?
Answer. Elected annually at grand lodge sessions, composed of representatives from all subordinate lodges.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto.

Answer. Not limited.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families, heirs, relatives or dependents of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein?

Answer. Has always paid losses in full, and has the ability to continue to do so.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies?

Answer. No.

In what states is society doing business, and how many lodges in each?

Answer. In Iowa, and has 135 lodges.

What was the expected mortality for the year according to the actuaries' table of mortality?

Answer. Not estimated.

Has the association more than one class?

Answer. Yes.

If so, how many, and amount of indemnity in each?

Answer. Full and half rates, \$2,000 and \$1,000.

Number of members in each class.

Answer. Eleven thousand six hundred and thirty-eight and 1,033.

Number and kind of claims for which assessments have been made.

Answer. Assessments are made on the members in advance, and call is made on the subordinate lodges for assessments collected whenever the beneficiary fund in the hands of the grand receiver falls below \$10,000.00.

What is the aggregate amount of one assessment or periodical call upon all members holding beneficiary certificates?

Answer. Mortuary fund, \$12,144.50; expense fund, \$6,335.50.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

AMERICAN GUILD.

Organized under the laws of the State of Virginia, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

Supreme Governor, CHAS. T. O'FERRALL.

Supreme Vice-Governor, BEN T. CRUMP.

Supreme Secretary, S. GALESKI.

[Incorporated. January, 1890, under Legislative act, Approved January 10, 1890. Organized February 12, 1890. Commenced business, February 12, 1890.]

Home office, 9 North Tenth street, Richmond Va.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year.... \$ 135,731.35

INCOME DURING YEAR.

As shown by the books of the organization December 31st.

Assessments, regular monthly.....\$ 114,908.29

Total paid by members.....\$ 114,908.29

IOWA. INSURANCE REPORT.

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Interest, \$890.48; rent, \$128.43.....	1,018.91	
From all other sources, viz: Dividends, \$933.37; discounts, \$26,- 750; sundries, \$1,106.17; sick benefit account, \$2,261.25.....	31,050.79	
Total income during the year.....		\$ 146,977.99
Sum		\$ 282,709.34

DISBURSEMENTS DURING YEAR.

As shown by the books at close of business December 31st.

Death claims, \$48,400; permanent disability claims, \$2,794.65..\$	51,194.65	
Temporary disability.....	3,768.19	
Payments returned to applicants or members.....	37,062.51	
Total paid to members.....\$	92,025.35	
Commissions, fees and salaries paid or allowed to agents for organization of subordinate bodies	17,502.80	
Total amount of salaries.....	7,157.28	
Salaries and other compensation of office employees.....	3,175.60	
Rent, \$812.50; taxes, \$103.67; advertising and printing, \$2,641.18	3,557.35	
All other items, viz: Postage, express and telegraph, \$1,244.03; legal expenses, \$448; governing bodies, \$308.20; official pub- lication, \$512 50; insurance departments, \$350.99.....	2,863.72	
General expense, traveling expense, sundries.....	12,296.71	
(Total expense, footings of items 4 to 10. \$46,553 46.)		
Total disbursements.....		\$ 138,578.81
Balance		\$ 144,130.53

LEDGER ASSETS.

As shown by the books at home office at the close of business
December 31st:

Book value of real estate (Schedule A), unincumbered.....\$	6,133.60	
Mortgage loans on real estate (Schedule B), first liens	6,592.02	
Loans secured by pledge of bonds, stocks or other collateral (Schedule C).....	15,392.75	
Book value of bonds (excluding interest) and stocks owned absolutely (Schedule D).....	82,297.02	
Cash deposited in banks.....	26,512.64	
Sick benefit account	7,202.50	
Total.....		\$ 144,130.53
Deduct ledger liabilities:		
Borrowed money.....		41,750.00
Total net ledger assets.....		\$ 102,380.53

NON-LEDGER ASSETS.

Assessments actually collected by Subordinate Bodies not yet turned over to Supreme Body (but not to exceed the uncalled amount included in item 2 of liabilities).....	9,693.65	
Gross assets.....		\$ 112,074.18

NON-LEDGER LIABILITIES.

Balance to protect contracts	\$ 102,380.53
Comprised under the following funds:	
Mortuary (less amount thereof included in liabilities and assets not admitted) \$41,202.72; emergency (less amount thereof included in liabilities and assets not admitted) \$60,936.01; expense (less amount thereof included in liabilities and assets not admitted) \$241.80.	\$ 102,380.53
Total special funds.....	\$ 102,380.53

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.	
	Number.	Amount.
Policies or certificates in force December 31st (beginning of year)	4,156	\$5,151,000.00
Policies or certificates written or increased during the calendar year. ..	1,831	1,936,500.00
Total.....	5,987	\$7,087,500.00
Deduct decreased or ceased to be in force during year.....	1,353	1,492,000.00
Total policies or certificates in force December 31st (end of year) ..	4,634	\$5,595,500.00
Losses and claims incurred during the calendar year.	40	\$ 51,000.00
Losses and claims scaled down, compromised or paid during the year....	40	51,000.00
Assessments collected during year.....	.. ....	114,908.29

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid.
Answer. Collected by organizers, and no account kept by the supreme chapter.

Give amount of annual dues to subordinate bodies, and how paid. When and how much of this is transferred to supreme body?
Answer. 10 cents per month on each \$1,000 certificate represents chapter dues, and is retained by local chapter.

What is the maximum and minimum amount of the certificate or certificates issued on any one life?
Answer. Five hundred dollars to \$5,000

Give limiting ages for admission.
Answer. Eighteen to 55 years.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?
Answer. Amount fixed on certificate.

If so, state how the amount is guaranteed; does your insurance contain any dividend feature?
Answer. Regular monthly assessments are collected, reserve fund set aside, and special assessments can be called in case of necessity.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?
Answer. No.

Does it undertake or promise to pay temporary or permanent disability benefits?
Answer. Yes, mortuary and old age benefits payable after seventy years, death benefits payable to family or dependent.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?
Answer. Graded according to age.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. National Fraternal Congress table; assessments levied on age at entry.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. Mortuary and old age benefit.

If so, what amount, and for what purpose?

Answer. One dollar and twenty-five cents to \$12.50, advanced in case of sickness for six weeks in a year, and deducted from certificate at old age or death.

Has the society any emergency or reserve funds? For what purpose, how created, and where deposited?

Answer. To limit assessments as far as may be possible to twelve a year; twenty-five per cent of mortuary and old age fund is set aside in Provident Savings bank of Richmond, Va.

Are the officers, directors or trustees elected at an annual meeting of members?

Answer. No.

If not, how are they chosen?

Answer. Triennially by Supreme Chapter

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto.

Answer. Limited only by actual needs to meet obligations in full.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families, heirs, relatives or dependents of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein?

Answer. Yes.

Does the society pay any commission or compensation to agents, other than for organizing and reusciating subordinate bodies?

Answer. No.

In what states is society doing business, and how many lodges in each?

Answer. New York, 3; New Jersey, 2; Pennsylvania, 6; Maryland, 4; District Columbia, 3; Virginia, 41; North Carolina, 9; South Carolina, 7; Georgia, 29; Florida, 6; Alabama, 24; Mississippi, 5; Louisiana, 4; Tennessee, 45; Kentucky, 2; Illinois, 1; Missouri, 6; Ohio, 6; Indiana, 2; Arkansas, 23; Texas, 7; Washington, 1; California, 9.

What was the expected mortality for the year according to the actuaries' table of mortality?

Answer. Made no calculation; assets were ample to pay all obligations

Has the association more than one class?

Answer. No.

What is the aggregate amount of one assessment or periodical call upon all members holding beneficiary certificates?

Answer. Mortuary fund, \$5,651.79; expense fund, \$2,755.58; reserve emergency fund, \$1,286.28.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
ANCIENT ORDER OF THE RED CROSS.

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, ALBERT M. POTTER.

First Vice-President, C. J. WIGHTMAN.

Secretary, W. H. PACKELS.

[Organized November 5, 1898, Commenced business, January 11, 1899.]

Incorporated under title IX, chapter 9.

Home office, Waverly, Iowa.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year..... \$ 4,081.84

INCOME DURING YEAR.

As shown by the books at home office at the close of business,
December 31st.

Gross amount paid by members to the society, without deductions, as follows:

Dues for expenses, per capita tax, etc.....	\$ 10,574.76	
Assessments: Mortuary, \$11,328.74; reserve, \$3,073.95.....	14,402.69	
Total paid by members.....	\$ 24,977.45	
From all other sources, viz.: Cash advanced by incorporators,	707.00	
Supplies sold and miscellaneous other sources	7,000.00	
Total income during the year.....	\$ 32,684.45	
Sum	\$ 36,766.29	

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at the close of business
December 31st.

Death claims, \$7,511.90; permanent disability claims, \$500.00....	\$ 8,011.90	
Temporary disability, \$1,350; general benefits, \$100.00.....	1,450.00	
Total paid to members.....	\$ 9,461.90	
Commissions, fees and salaries paid or allowed to agents for organization of subordinate bodies.....	1,954.49	
Salaries of managers and agents not paid by commission.....	2,389.43	
Paid to incorporators for cash advanced by them.....	3,600.00	
Amount paid to officers: A. M. Potter, Sup. Secretary, \$3,129.00;		
D. C. Rogers, Sup. Guide, \$4.10.....	3,133.10	
Salaries and other compensation of office employes.....	2,498.83	
Rent, \$70.00; interest, \$42.00; advertising and printing, \$2,018.97,	2,130.97	
All other items, viz.: Postage, express and telegraph, \$833.45;		
legal expenses, \$20.00; official publication, \$346.00; insurance departments, \$126.00; Miscellaneous, \$3,037.61 ..	4,363.06	
(Total expenses, footings of items 4 to 10, \$20,069.88.)		
Total disbursements.....	\$ 29,531.74	
Balance.....	\$ 7,234.51	

LEDGER ASSETS.

As shown by books at home office at close of business on December 31st

Mortgage loans on real estate (Schedule B), first liens.....	\$ 2,350.00	
Agents' or personal debit balances.....	120.50	
Cash in office.....	4,884.51	
Total.....	\$ 7,355.01	
Total net ledger assets, as per balance on page 1.....	\$ 7,355.01	

NON-LEDGER ASSETS.

Furniture, fixtures, supplies, printed matter, stationery, etc....\$	2,000.00	
Total non-ledger assets.....		\$ 2,000.00
Gross assets.....		\$ 9,355.01
Deduct assets not admitted:		
Furniture, fixtures, sales, supplies, printed matter, stationery, etc. \$	2,000.00	
Personal or agents' debit balances, unsecured.....	120.50	
Total.....		\$ 2,120.50
Total admitted assets.....		\$ 7,234.51

NON-LEDGER LIABILITIES.

Losses in process of adjustment or reported.....\$	3,300.00	
All other liabilities.....	707.00	
Total liabilities.....		\$ 4,007.00
Balance to protect contracts.....		\$ 3,227.00

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total business of the year.		Business in Iowa during the year.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31st (beginning of new year) ...	1549	\$ 1,983,000.00	1454	\$ 1,849,000.00
Policies or certificates written or increased during the calendar year ...	4768	6,116,500.00	3546	4,386,500.00
Total	6317	\$ 8,099,500.00	5000	\$ 6,235,500.00
Deduct decreased or ceased to be in force during year	489	904,500.00	442	817,500.00
Total policies or certificates in force December 31st (end of year)	5828	\$ 7,195,000.00	4558	\$ 5,418,000.00
Losses and claims incurred during the calendar year ..	27	14,750.00	21	11,300.00
Total	27	\$ 14,750.00	21	\$ 11,300.00
Losses and claims scaled down, compromised or paid during the year....	21	9,361.90	17	8,911.90
Losses and claims rejected by board of trustees....	2	\$ 2,088.10	2	\$ 2,088.10
Losses and claims unpaid December 31st (end of year)	4	3,300.00	2	300.00
Assessments collected during year ..	6	\$ 11,328.74	6	\$ 9,578.49

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid?

Answer. Five dollars membership fee, which is collected by deputy or subordinate lodge.

Give amount of annual dues to subordinate bodies, and how paid.

Answer. Two dollars per year, collected quarterly, is paid to supreme body. Subordinate lodges can vote additional amount for local expenses.

What is the maximum and minimum amount of the policies or certificates issued on any one life?

Answer. Maximum, \$3,000; minimum, \$200.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

Does it undertake or promise to pay temporary or permanent disability benefits?

Answer. Yes, provided for by assessment, same as in case of death.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. Levied on age at entry.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. Yes.

What amount, and for what purpose?

Answer. Twenty per cent of an assessment may be used in general fund if necessary (emergency clause).

Has the society any emergency or reserve funds? For what purpose, how created and where deposited?

Answer. Yes. Limit number assessments, payment of 50 cents per \$1,000 for ten years and a scale not to exceed \$100 per \$1,000 at death proportionate to expectancy.

Are the officers, directors or trustees elected at an annual meeting of members?

Answer. No.

If not, how are they chosen?

Answer. By the members once in four years.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto.

Answer. We do not so agree.

Is a medical examination required before issuing a policy or certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families, heirs, relatives or dependents of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed? If so, state governing rules.

Answer. No.

Has the society paid all its death claims in full, and has it the ability to pay its certificates or policies to the full limit named therein?

Answer. It has. Yes, we have no \$3,000 certificates in force.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies?

Answer. No.

In what states is society doing business, and how many lodges in each? Iowa 120, North Dakota 10, Minnesota 15, Washington 3, Oregon 8, Idaho 6, Oklahoma 1, Kansas 1.

What was the expected mortality for the year according to the actuaries' table of mortality?

Answer. Not computed.

Has the association more than one class?

Answer. Yes.

How many, and amount of indemnity in each?

Answer. Life and sick benefit of \$4 per week.

Number of members in each class?

Answer. Life, 5,633; sick and accident, 195.

Number and kind of claims for which assessments have been made?

Answer. Six assessments have been made to cover death and accident claims.

What is the aggregate amount of one assessment or periodical call upon all members holding beneficiary certificates?

Answer. Mortuary fund, \$4,605.90; expense fund, \$2,914; reserve fund, \$3,578.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
BANKERS UNION OF THE WORLD.

Organized under the laws of the State of Nebraska, made to the Auditor of State of the State
of Iowa, pursuant to the laws thereof.

President, E. C. SPINNEY.

Vice-President, N. B. RAIRDEN.

Secretary, THOS. RYAN.

[Incorporated, November 10, 1898, under Session law, 1897, Chapter 47. Commenced business
November 10, 1898.]

Home office, Omaha, Nebraska.

BALANCE SHEET.

Amount of net ledger assets, December 31st of previous year.... \$ 7,426.49

INCOME DURING YEAR.

As shown by the books of the organization December 31st.

Gross amount paid by members to the society, without deductions, as follows:

Gross amount of membership fees.....	\$ 188.35
Assessments.....	62,236.85
Amount of agents' debit balances of 1899 received in 1900.....	596.32
Medical examiners' fees paid by applicant	3,434.55
Total paid by members.....	\$ 66,456.07
From all other sources, viz: From interested members (no liability assumed by the association).....	12,078.76
Reserve fund.....	3,231.75
Total income during the year	\$ 81,766.58
Sum.....	\$ 89,193.07

DISBURSEMENTS DURING YEAR.

As shown by the books at close of business December 31st.

Death claims.....	\$ 23,441.11
Temporary disability, \$3,629.43; sick benefits, \$1,752.25.....	5,381.68
Payments returned to applicants or members.....	79.32
Total paid to members	\$ 28,902.11
Commissions, fees and salaries paid or allowed to agents for organization of subordinate bodies.....	23,422.22
Salaries of managers and agents not paid by commissions.....	3,070.49
Total amount of salaries, fees per diem, mileage, expenses paid to officers.....	523.33

Mortgage and loan	2,500.00
Supplies	1,134.56
Salaries and other compensation of office employes	3,652.23
Supreme or grand medical supervisors	1,710.81
Rent, \$1,188; advertising and printing, \$4,286.54	5,474.54
All other items viz: Postage, express and telegraph, \$1,896.34; legal expenses, \$130.70; official publication, \$2,799.37; insurance departments, \$605.55; miscellaneous, \$1,321.61	6,753.57
Traveling expenses \$2,998.32; bonds, \$11.00; advances to agents and others, \$565.82	4,095.87
<hr/>	
(Total expenses, footings of items 4 to 10, \$52,337.62.)	
Total disbursements	\$ 81,236.73
<hr/>	
Balance	\$ 7,953.34

LEDGER ASSETS.

As shown by the books at home office at close of business December 31st.

Mortgage loans on real estate (Schedule B), first liens	\$ 2,500.00
Agents' or personal debit balances	1,085.64
Cash in office, \$2,104.54; deposited in bank, \$2,783.10	4,887.64
<hr/>	
Total	\$ 8,473.28
Deduct ledger liabilities:	
Personal or agents' credit balances	519.94
<hr/>	
Total net ledger assets, as per balance on page 1	\$ 7,953.34

NON-LEDGER ASSETS.

Income supplies, \$1,335.57; furniture and fixtures, \$561.68	\$ 1,897.25
Advances to agents and others to be repaid	3,285.21
Printing plant owned by association	2,325.00
Assessments actually collected by subordinate bodies not yet turned over to supreme body	8,975.00
<hr/>	
Total non-ledger assets	\$ 16,482.46
<hr/>	
Gross assets	\$ 24,435.80
Deduct assets not admitted:	
Furniture, fixtures and safes, supplies, printed matter, stationery, etc.	\$ 1,897.25
Personal or agents' debit balances, unsecured	3,285.21
Excess of item 14 of assets over item 2 of liabilities	5,391.00
<hr/>	
Total	\$ 9,573.46
<hr/>	
Total admitted assets	\$ 14,862.34

NON-LEDGER LIABILITIES.

Losses in process of adjustment or reported	\$ 3,584.00
<hr/>	
Total liabilities	\$ 3,584.00
<hr/>	
Balance to protect contracts	\$ 11,278.34

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year		Business in Iowa During Year.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of year).....	5,956	\$ 5 234,400.00	.....	.....
Policies or certificates written or increased during the calendar year.....	13,097	13,187,750.00	.....	.....
Total.....	19,053	\$18,422,150.00	.....	.....
Deduct decreased or ceased to be in force during year.....	1,202	1,128,400.00	.....	.....
Total policies or certificates in force Decem- ber 31st (end of year).....	17,851	\$17,293,750.00	.....	.....
Losses and claims unpaid December 31st (begin- ning of year).....	1	950.00	.....	.....
Losses and claims incurred during the calendar year.....	279	31,456.79	2	1,460.31
Total.....	280	\$ 32,406.79	2	\$ 1,460.31
Losses and claims scaled down, compromised or paid during the year.....	264	28,822 79	2	1,460.31
Losses and claims unpaid December 31st (end of year).....	16	3 584.00	1	1,000.00
Assessments collected during year.....	.....	.....	.....	.....

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid.

Answer. Five dollars with application.

Give amount of annual dues to subordinate bodies, and how paid. When and how much of this is transferred to supreme body?

Answer. Lodges regulate their own dues. Insurance premiums are all paid to supreme lodge.

What is the maximum and minimum amount of the certificate or certificates issued on any one life?

Answer. \$2,000 and \$500.

Give limiting ages for admission.

Answer. Eighteen to 55 years.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. No.

Does it undertake or promise to pay temporary or permanent disability benefits?

Answer. Yes.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. American tables. Rate on age at entry not changed during life.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. Only mortuary and disability.

Has the society any emergency or reserve funds?

Answer. Yes.

For what purpose, how created, and where deposited?

Answer. After the first year ten per cent. of mortuary portion of assessments. Also amounts deducted from policy where death occurs prior to expectancy according to tables.

Are the officers, directors or trustees elected at an annual meeting of members?

Answer. No.

If not, how are they chosen?

Answer. Quadriennially by members

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto.

Answer. Does not so agree.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families, heirs, relatives or dependents of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed? If so, state governing rules.

Answer. No.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein?

Answer. Yes.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies?

Answer. No.

In what states is society doing business, and how many lodges in each?

Answer. Alabama, 16; Arkansas, 50; Florida, 26; Georgia, 13; Idaho, 8; Illinois, 4; Iowa, 61; Kansas, 29; Kentucky, 6; Louisiana, 19; Michigan, 5; Minnesota, 12; Mississippi, 91; Missouri, 42; Nebraska, 120; North Carolina, 14; North Dakota, 6; Oklahoma, 9; Pennsylvania, 2; South Carolina, 30; South Dakota, 15; Tennessee, 23; Texas, 111; Virginia, 4; Washington, 1; Indian Territory, 3; Indiana, 1; Colorado, 3; Wyoming, 1.

Has the association more than one class?

Answer. Yes.

If so, how many, and amount of indemnity in each?

Answer. A and B and D.

Number of members in each class.

Answer. A, 14,185; Class B, 3,666; Class D, 45.

What is the aggregate amount of one assessment or periodical call upon all members holding beneficiary certificates?

Answer. \$8,975.00.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

BROTHERHOOD OF AMERICAN YEOMEN.

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant of the laws thereof.

President, W. A. RUTLEDGE.

First Vice-President, J. E. PAUL.

Secretary, G. M. READ.

[Incorporated, December, 1897. Commenced business, February 25, 1897.]

Home office, 400 to 409, Manhattan building, Des Moines, Iowa.

BALANCE SHEET.

Amount of net ledger assets December 31st, of previous year..... \$ 31,535.01

IOWA INSURANCE REPORT.

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INCOME DURING YEAR.

As shown by the books of the organization, December 31st.

Gross amount paid by members to the society, without deductions, as follows:

Gross amount of membership fees	\$ 3,656.90	
Dues for expenses, per capita tax, etc.....	34,525.05	
Assessments: Mortuary, \$107,364.83; reserve, \$33,904.15; sick benefit \$17,841.98	158,110.96	
Medical examiners' fees paid by applicant.....	4,925.09	
Total paid by members	\$ 201,218.00	
Interest	1,100.38	
From all other sources, viz: Supplies sold.....	3,357.65	
Bonds for local officers.....	250.08	
Total income during the year.....	\$ 205,926.11	
Sum	\$ 237,461.12	

DISBURSEMENTS DURING YEAR.

As shown by the books at close of business December 31st.

Death claims, \$95,527.00; permanent disability claims, \$2,500.00....	\$ 98,027.00	
Temporary disability, \$3,925.00; sick benefits, \$19,360.00.....	23,285.00	
Payments returned to applicants or members.....	430.84	
Total paid to members.....	\$ 121,742.84	
Commissions, fees and salaries paid or allowed to agents for organization of subordinate bodies	4,932.99	
Salaries of managers and agents not paid by commissions.....	6,463.14	
Total amount of salaries, fees per diem, mileage, expenses paid to officers	5,872.98	
Salaries and other compensation of office employees.....	5,393.53	
Supreme or grand medical supervisors.....	1,200.00	
Rent, \$1,341.00; advertising and printing, \$6,879.68.....	8,220.68	
All other items, viz: Postage, express and telegraph, \$1,588.59; legal expenses, \$635.94; official publication, \$3,228.46; insurance departments, \$219.25; miscellaneous. \$437.95.....	6,110.19	
Organization and extension expenses assumed and paid, \$3,617.40; auditing, \$98.04; supplies purchased, \$2,954.45; office furniture, \$1,030.93; organization outfits, \$1,106.25.....	8,807.07	
(Total expenses, \$47,000.58.)		
Total disbursements.....	\$ 168,743.42	
Balance	\$ 68,717.70	

LEDGER ASSETS.

As shown by books at home office at close of business on December 31st.

Mortgage loans on real estate, first liens.....	\$ 46,200.00	
Book value of bonds (excluding interest) and stocks owned absolutely	40.00	
Agents' or personal debit balances.....	5,724.19	
Cash in office, \$295.95; deposits in bank, \$16,761.44.....	17,057.39	
Total.....	\$ 69,021.58	
Deduct ledger liabilities:		
Personal or agents' credit balances, \$177.28; all other, \$126.60.....	\$ 303.88	
Total net ledger assets, as per balance on page 1.....	\$ 68,717.70	

NON-LEDGER ASSETS.

Interest due, \$61.30; accrued, \$1,017.66.....	\$ 1,078.96
Assessments actually collected by subordinate bodies not yet turned over to supreme body.....	17,400.00
Total non-ledger assets	\$ 18,478.96
Gross assets.....	\$ 87,196.66
Deduct assets not admitted:	
Personal or agents' debit balances, unsecured.....	\$ 5,724.19
Excess of item 14 of assets over item 2 of liabilities.....	11,400.00
Depreciation of ledger assets to bring same to market value.....	40.00
Total.....	\$ 17,164.19
Total admitted assets.....	\$ 70,032.47

NON-LEDGER LIABILITIES.

Losses adjusted, due and unpaid, \$500.00; not yet due, \$5,000.00 (Schedule X).....	\$ 5,500.00
Losses in process of adjustment or reported, \$4,000.000; resisted, \$2,000.00 (Schedule X).....	6,000.00
Total liabilities.....	\$ 11,500.00
Balance, to protect contracts.....	\$ 58,532.47
Comprised under the following funds:	
Mortuary.....	\$ 4,969.35
Reserve	55,704.46
Expense	8,043.89
Total special funds.....	\$ 68,717.70

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Iowa During Year.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31st (beginning of year)	12,106	\$ 18,452,500.00	8,439	\$ 12,658,000.00
Policies or certificates written or increased during the calendar year.....	10,227	14,389,500.00	4,498	6,837,000.00
Total	22,333	32,841,000.00	12,937	19,495,000.00
Deduct decreased or ceased to be in force during year.....	2,092	3,295,000.00	1,166	1,839,000.00
Total policies or certificates in force December 31st (end of year)	20,241	29,546,000.00	11,771	17,656,000.00
Losses and claims unpaid December 31st (beginning of year)	5	10,000.00	5	10,000.00
Losses and claims incurred during the calendar year.....	71	103,500.00	46	67,500.00
Total	76	113,500.00	51	77,500.00
Losses and claims scaled down, compromised or paid during the year... ..	69½	104,000.00	49	74,500.00
Losses and claims unpaid December 31st (end of year).....	6½	9,500.00	2	2,000.00
Assessments collected during year	8	107,364.83	8	65,353.43

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid?

Answer. \$3.00 for \$500.00, \$4.00 for \$1,000.00, \$5.00 for \$2,000.00, \$6.00 for \$3,000.00.

Give amount of annual dues to subordinate bodies, and how paid?

Answer. \$2.00 for \$500.00, \$2.00 for \$1,000.00, \$2.00 for \$2,000.00, \$2.00 for \$3,000.00.

When and how much of this is transferred to supreme body?

Answer. All quarterly.

What is the maximum and minimum amount of the certificate or certificates issued on any one life? Give limiting ages for admission.

Answer. \$3,000.00 to 45; \$2,000.00 to 50; \$1,000.00 to 55.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

a. Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, are these payments or promises provided for?

b. Does it undertake or promise to pay temporary or permanent disability benefits?

Answer. a, No. b, Yes.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment?

Answer. American tables; levied on age at entry.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. Yes.

If so, what amount, and for what purpose?

Answer. Two per cent may be used in paying actual expenses of collecting and disbursing.

Has the society any emergency or reserve funds? For what purpose, how created, and where deposited?

Answer. To keep down high cost; every member pays \$3.00 per \$1,000.00 to reserve in five equal annual payments, also by deducting ten assessments per year for unexpired expectancy of life from face of certificate.

Are the officers, directors or trustees elected at an annual meeting of members?

Answer. No.

If not, how are they chosen?

Answer. Quadriennial meetings of delegates.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto?

Answer. Deaths over 6 per 1,000 to be paid out of reserve fund.

Is a medical examination required before issuing a policy or certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families, heirs, relatives or dependents of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein?

Answer. Yes.

Does the society pay any commission or compensation to agents, other than that for organizing and resuscitating subordinate bodies?

Answer. No.

In what states is society doing business, and how many lodges in each?

Answer. Iowa, 325; North Dakota, 85; Minnesota, 34; South Dakota, 15; Colorado, 12; Montana, 21; Missouri, 26; Ohio, 4; Indiana, 7; Wyoming, 2; Kansas, 3; Texas, 2; Idaho, 2; Washington, 26.

What was the expected mortality for the year according to the actuaries' table of mortality?

Answer. Not computed.

Has the association more than one class?

Answer. Yes.

If so, how many, and amount of indemnity in each?
Answer. Sick benefit, \$10.00 per week.
Number of members in each class?
Answer. Beneficiaries, 20, 241; sick benefits, 1, 527.
Number and kind of claims for which assessments have been made?
Answer. 71 deaths; 55 accident; 569 sick benefits.
What is the aggregate amount of one assessment or periodical call upon all members holding beneficiary certificates?
Answer. Mortuary fund, \$15, 897.97; expense fund, \$10, 000.00; sick benefit fund, \$1. 527.00

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
CATHOLIC ORDER OF FORESTERS.

Organized under the laws of the State of Illinois, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.
High Chief Ranger, THOS. H. CANNON. *Vice-High Chief Ranger*, MAJ. AIME TALBOT
High Secretary, THEO. B. THIRLE.
[Incorporated May 24, 1883, under act concerning corporations, approved April 18, 1872. Voluntary association, organized May 24, 1883. Commenced business May 24, 1883.]
Home office, 1231-1235 Stock Exchange Building, 108 LaSalle street, Chicago, Ill.

BALANCE SHEET

Amount of net ledger assets December 31st of previous year.... \$ 190,036.32

INCOME DURING YEAR

As shown by the books of the organization December 31st.
Gross amount paid by members to the society, without deductions, as follows:
Dues for expenses, per capita tax, etc.....\$ 41,563.00
Assessments: Mortuary 752,708.66
Total paid by members.....\$ 794,271.66
Interest..... 161.71
From all other sources, viz: Chapter fees, \$8,625; merchandise sold, \$8,822.17; certificate fees policies written, \$7,873.70; Sub. Ct. bond premiums, \$9,647.50; Sub. Cts. disbanded charged off (endowment account, \$4.04; general account, \$2.25) \$6.29 34,974.66
Total income during the year..... \$ 829,408.03
Sum..... \$ 1,019,444.35

DISBURSEMENTS DURING YEAR.

As shown by the books at close of business Deecember 31st.
Death claims.....\$ 655,000.00
Total paid to members.....\$ 655,000.00

Commissions, fees and salaries paid or allowed to agents for organization of subordinate bodies.....	6,900.00	
Salaries of managers and agents, not paid by commissions, auditors.....	843.80	
Total amount of salaries, fees per diem, mileage, expenses paid to officers.....	5,500.00	
Salaries and other compensation of office employees.....	15,475.92	
Rent, \$2,235.50; advertising and printing, \$2,910.83.....	5,146.33	
All other items, viz: Postage, express, telegraph and telephone. \$1,504.15; legal expenses, \$1,126.26; governing bodies, \$1,539.85; official publication, \$10,993.10; insurance departments, \$747.19; miscellaneous, \$1,007.37.....	16,917.92	
Sub. Cts. bonds, \$9,585.75; H. Treas. bond, \$620.95; Sub. Ct. Sup., \$9,068 30; Sub. Cts. charged off, \$111.29; fixtures and merchandise charged off, \$91.84.....	19,478.13	
(Total expenses, footings of items 4 to 10, \$70,262.10.)		
Total disbursements.....		\$ 725,262.10
Balance		\$ 294,182.75

LEDGER ASSETS.

As per ledger accounts shown by the books at home office at close of business December 31st.

Cash deposited in banks.....	\$ 225,885.08	
Cash Dep. Treas. P. Q. in trust, \$5,000; cash deposited, M. Schuristhal & Co. (failed), \$17,376.54; cash in hand late Treas. M. Cyr., \$3,682.67; due from Sub. Cts. endowment assessment, \$30,977.78; due from Sub. Cts. general account, \$9,658.67; due from state Cts., \$77.65; furniture and supplies on hand, \$3,514.50....	70,287.81	
Total	\$ 296,172.89	
Deduct ledger liabilities.		
Due Sub. Cts. credit balance, \$1,915.14; outstanding check against above, \$75.....	1,990.14	
Total net ledger assets, as per balance on page 1.....		\$ 294,182.75

NON-LEDGER ASSETS.

Deduct assets not admitted:

Furniture, fixtures and safes, supplies, printed matter, stationery, etc.	\$ 3,514.50	
Balance due from M. Schuristhal & Co., \$17,376.54; balance due from M. Cyr, late H. Treas., \$3,682.67; due from Sub Cts. expense, Assam., Sup. and certificates, \$9,658.67.....	35,717.88	
Total	\$ 39,232.38	
Total admitted assets.....		\$ 254,950.37

NON-LEDGER LIABILITIES.

Losses in process of adjustment or reported, \$83,000; resisted, \$2,000 (Schedule X).....	85,000.00	
Total liabilities.....	\$ 85,000.00	
Balance to protect contracts		\$ 169,950.37

EXHIBITS OF CERTIFICATES OR POLICIES.

	Total business of the year.		Business in Iowa during the year.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31st (beginning of year).....	79,895	\$84,609,900.00	3,178	\$ 3,190,000.00
Policies or certificates written or increased during the calendar year.....	8,833	9,373,000.00	643	645,500.00
Total.....	88,728	\$93,982,900.00	3,821	\$ 3,835,500.00
Deduct decreased or ceased to be in force during year.....	1,197	1,289,000.00	241	243,500.00
Total policies or certificates in force December 31st (end of year).....	87,531	\$92,693,900.00	3,580	\$ 3,592,000.00
Losses and claims unpaid December 31st (beginning of year)	76	82,700.00	1	1,000.00
Losses and claims incurred during the calendar year	611	657,300.00	20	26,500.00
Total.....	687	\$ 740,000.00	21	\$ 27,500.00
Losses and claims scaled down, compromised during the year... ..	608	655,000.00	15	20,500.00
Losses and claims unpaid December 31st (end of year)	79	85,000.00	6	7,000.00
Assessments collected during year.....	12	738,880.58	12	30,978.64

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid?

Answer. \$2.50 to \$5.00. Paid to subscription contracts.

Give amount of annual dues to subordinate bodies and how paid. When and how much of this is transferred to supreme body?

Answer. \$4.00 to \$6.00. Paid monthly to subscription contracts.

What is the maximum and minimum amount of the certificate or certificates issued on any one life? Give limiting ages for admission?

Answer. \$3,000 and \$500. Ages, 18 to 45 years

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. Yes.

If so, state how the amount is guaranteed; does your insurance contain any dividend feature?

Answer. General graded assessments. No.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. No.

Does it undertake or promise to pay temporary or permanent disability benefits?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded.

If mortality tables are used, please name them, and state if assessments are levied on age at entry or on age at date of assessment.

Answer. Age at entry.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims.

Answer. No.

Has the society any emergency or reserve funds? For what purpose, how created, and where deposited?

Answer. Only as shown in balances.

Are the officers, directors or trustees elected at an annual meeting of members?

Answer. No.

If not, how are they chosen?

Answer. Biennial.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families, heirs, relatives or dependents of the member?

Answer. Fiancées.

Are assignments of certificates to other than such persons allowed?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein?

Answer. Yes.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies?

Answer. No.

In what states is society doing business, and how many lodges in each?

Answer. Illinois, 282; Indiana, 26; Ohio, 48; Minnesota, 156; Michigan, 36; Iowa, 77; Missouri, 6; North Dakota, 21; South Dakota, 14; Washington, 4; Oregon, 4; Montana, 5; California, 1; New York, 3; Pennsylvania, 2; Province of Quebec, 183; Province of Ontario, 75; Rhode Island, 5; Kansas, 1; New Brunswick, 2; Nebraska, 5; Vermont, 36; Wisconsin, 126; New Hampshire, 26; Massachusetts, 13; Maine, 11; Manitoba, 2; New Mexico, 1, Idaho, 1.

Has the association more than one class?

Answer. No.

What is the aggregate amount of one assessment or periodical call upon all members holding beneficiary certificates?

Answer. Mortuary fund, \$62,686.23; expense fund, \$20,781.50.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
FRATERNAL AID ASSOCIATION.

Organized under the laws of the state of Kansas, made to the auditor of state of the state of Iowa,
pursuant to the laws thereof.

President, L. A. RYDER. Vice-President, S. H. ENGEART.
Secretary, M. D. GREENLER.

[Incorporated, February 20, 1894. Commenced business, October 14, 1890.]

Home office, 748 Massachusetts street, Lawrence, Kan.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year. \$ 9,878.15

INCOME DURING YEAR.

As shown by the books of the organization December 31st.

Gross amount paid by members to the society, without deductions, as follows:

Gross amount of membership fees.....	\$ 3,831.95
Dues for expenses, per capita tax, etc.....	39,677.29
Assessments: Mortuary, \$224,837.95; reserve, \$30,143.66.....	254,981.61
Medical examiners' fees paid by applicant.....	9,886.50
Total paid by members.....	\$ 308,377.35
From all other sources, viz: Supplies.....	1,829.56
Total income during the year.	\$ 310,206.91
Sum.....	\$ 319,994.06

DISBURSEMENTS DURING YEAR.

As shown by the books at close of business December 31st:

Death claims, \$249,400; permanent disability claims, \$3,200.....	\$ 252,600.00	
Total paid to members.....	\$ 252,600.00	
Commissions, fees and salaries paid or allowed to agents for organization of subordinate bodies.....	23,455.73	
Total amount of salaries, fees per diem, mileage, expenses paid to officers.....	3,461.00	
Salaries and other compensation of office employes.....	4,910.68	
Medical examiners' fees, paid subordinate medical examiners, \$6,591; medical salaries or fees paid supreme or grand medical supervisors, \$3,295.50.....	9,886.50	
Rent, \$585; advertising and printing, \$3,184.56	3,769.56	
All other items, viz: Postage, express and telegraph, \$1,540.74; legal expenses, \$674.47; governing bodies, \$325.37; official publication, \$4,842.38; insurance departments, \$131; miscellaneous, \$2,879.06.....	10,393.02	
(Total expenses, footings of items 4 to 10, \$55,876.49.)		
Total disbursements.....		\$ 308,476.49
Balance		\$ 11,517.57

LEDGER ASSETS.

As shown by books at home office at close of business on December 31st:

Cash deposited in banks.....	\$ 11,517.57	
Total net ledger assets, as per balance on page 1.....		\$ 11,517.57

NON-LEDGER ASSETS.

Assessments actually collected by subordinate bodies not yet turned over to supreme body (but not to exceed the uncalled amount included in item 2 of liabilities).....	\$ 22,000.00	
Reserve fund, \$8,139.50; furniture and fixtures, \$2,309.50.....	10,449.00	
Total non-ledger assets		\$ 32,449.00
Gross assets..		\$ 43,966.57
Deduct assets not admitted:		
Furniture, fixtures and safes, supplies, printed matter, stationery, etc.....	\$ 2,309.50	
Excess of item 14 of assets over item 2 of liabilities	18,939.50	
Total.....		\$ 21,249.00
Total admitted assets.		\$ 22,717.57

NON-LEDGER LIABILITIES.

Losses adjusted, not yet due (Schedule X)	\$ 5,000.00	
Losses in process of adjustment or reported, \$10,200; resisted, \$1,000 (Schedule X)	11,200.00	
All other liabilities, viz: December bills.....	4,519.50	
Total liabilities.....		\$ 20,719.50
Balance to protect contracts		\$ 1,998.00

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Iowa during the year.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of year).	24,260	\$ 35,973,500.00	1,050	\$ 1,448,000.00
Policies or certificates written or increased during the calendar year.....	6,591	7,771,000.00	310	447,330.00
Total	30,851	\$ 43,774,500.00	1,360	\$ 1,895,330.00
Deduct decreased or ceased to be in force during year	4,809	\$ 6,306,000.00	206	\$ 446,330.00
Total policies or certificates in force December 31st (end of year)	26,042	\$ 37,438,500.00	1,154	\$ 1,449,000.00
Losses and claims unpaid December 31st (beginning of year)	17	\$ 29,000.00	....	...
Losses and claims incurred during the calendar year.	160	239,800.00	8	12,000.00
Total	177	\$ 268,800.00	8	\$ 12,000.00
Losses and claims scaled down, compromised or paid during the year.....	166	\$ 252,600.00	6	\$ 10,000.00
Losses and claims unpaid December 31st (end of year).	11	16,200.00	2	2,000.00
Assessments collected during year.....	12	22,483,795.00	.....	.....

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee and how paid.
Answer. Fifty cen's. Certificate fee from each new member.

Give amount of annual dues to subordinate bodies, and how paid. When and how much of this is transferred to supreme body?
Answer. Varies from \$1.00 to \$3.00, same governed locally. None.

What is the maximum and minimum amount of the certificate or certificates issued on any one life?
Answer. \$3,000, \$500.

Give limiting ages for admission.
Answer. Eighteen, fifty years.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?
Answer. No.

Does it undertake or promise to pay temporary or permanent disability funds?
Answer. Yes.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?
Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?
Answer. Graded.

If mortality tables are used please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. Age at entry.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. Yes.

If so, what amount and for what purpose?

Answer. Such amount as is necessary to meet total disability claims and fifteen per cent. for general fund.

Has the society any emergency or reserve funds? For what purpose, how created, and where deposited?

Answer. Yes. To meet losses in excess of amounts received from twelve assessments per annum. Created by a twenty-five cent assessment on each \$1,000 insurance in force in January, of each year, and surplus in the benefit fund each month in excess of \$6,000 balance in local council's treasury.

Are the officers, directors, or trustees elected at an annual meeting of members?

Answer. Yes.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families, heirs, relatives, or dependents of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed? If so, state governing rules.

Answer. No.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein?

Answer. Yes, since 1893.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies?

Answer. No.

In what states is society doing business, and how many lodges in each?

Answer. Kansas, 227; California, 77; Missouri, 33; Nebraska, 20; Iowa, 23; Michigan, 12; Illinois, 21; Indiana, 9; Indian Territory, 10; Oklahoma, 25; Colorado, 21; Washington, 5; Oregon, 1.

Has the association more than one class?

Answer. No.

Number and kind of claims for which assessments have been made.

Answer. 156 death; 10 disability.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

FRATERNAL BROTHERHOOD OF THE WORLD.

Organized under the laws of the state of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, J. W. WRIGHT.

Vice-President, C. H. ELWOOD.

Secretary, J. E. WILLIAMS.

[Incorporated, June 22, 1897, under the laws of 1896, Chapter 21. Commenced business June 23, 1897.]

Home office, Tipton, Cedar County, Iowa.

BALANCE SHEET

Amount of net ledger assets December 31st of previous year....

\$ 6,562.16

IOWA INSURANCE REPORT

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INCOME DURING YEAR.

As shown by the books of the organization December 31st.

Gross amount paid by members to the society, without deductions,
as follows:

Dues for expenses, per capita tax, etc	\$	6,084.05	
Assessments: Mortuary, \$22,138.57; reserve, \$4,060.00		26,198.67	
<hr/>			
Total paid by members.....	\$	32,282.72	
Interest and rent.		60.00	
From all other sources, viz.: Supplies, \$284.15; certificate fee, \$154.25		438.40	
<hr/>			
Total income during the year.	\$	32,781.12	
Sum of both amounts.....	\$	39,343.28	

DISBURSEMENTS DURING YEAR.

As shown by the books at close of business December 31st.

Death claims, \$21,774.33; permanent disability claims, \$1,500.00. \$	23,280.83	
Payments returned to applicants or members.....	6.50	
<hr/>		
Total paid to members.....	\$	23,280.83
Commissions, fees and salaries paid or allowed to agents for organization of subordinate bodies....	587.43	
Salaries of managers and agents not paid by commissions.	869.02	
Total amount of salaries, fees per diem, mileage, expenses paid to officers ..	749.35	
Amount paid to each secretary	749.35	
Salaries and other compensation of office employees.....	447.00	
Medical examiners' fees, paid subordinate medical examiners, \$13.00; medical salaries or fees paid supreme or grand medi- cal supervisors, \$140.50.	153.50	
Rent, \$96.00; advertising and printing, \$572.81.....	668.81	
All other items, viz.: Postage, express and telegraph, \$384.15; legal expenses, \$113.82; official publication, \$440.00; insurance departments, \$260.06; miscellaneous, \$160.15	1,358.18	
Supplies for resale, \$423.19; mailing list, \$79.77	502.96	
(Total expenses, footings of items 4 to 10, \$5,336.25.)		
<hr/>		
Total disbursements.....	\$	28,617.08
Balance	\$	10,726.20

LEDGER ASSETS.

As shown by books at home office at close of business on Decem-
ber 31st.

Mortgage loans on real estate (Schedule B), first liens	\$	6,200.00	
Cash deposited in bank.....		4,526.20	
<hr/>			
Total net ledger assets, as per balance on page 1.....	\$	10,726.20	

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Iowa During Year.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of year).....	3,986	\$5,530,000.00	2,964	\$ 4,255,500.00
Policies or certificates written or increased during the calendar year)	1,658	2,091,500.00	1,256	2,192,500.00
Total	5,644	\$7,621,500.00	4,220	\$ 6,458,000.00
Deduct decreased or ceased to be in force during year...	632	860,500.00	272	354,000.00
Total policies or certificates in force December 31st (end of year)	5,012	\$6,761,000.00	3,948	\$ 5,094,000.00
Losses and claims unpaid December 31st (beginning of year).....	1	2,000.00	1	2,000.00
Losses and claims incurred during the calendar year...	16	20,774.33	5	14,000.00
Total	17	\$ 22,774.33	6	16,000.00
Losses and claims scaled down, compromised or paid during the year	17	22,774.33	6	16,000.00
Assessments collected during year.....	10	22,138.51	10	13,157.31

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid.
Answer. \$5 for \$500 or \$1,000; \$6 for \$2,000, paid by applicant.

Give amount of annual dues to subordinate bodies, and how paid.
Answer. \$2 per year; 50 cents quarterly.

What is the maximum and minimum amount of the certificate or certificates issued on any one life?
Answer. \$500; \$2,000.

Give limiting ages for admission
Answer. 18 to 55.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?
Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?
Answer. Fixed to age.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?
Answer. No.

Has the society any emergency or reserve funds?
Answer. Yes.

For what purpose, how created, and where deposited?
Answer. \$1 per \$1,000 for first five years used in case of more than 12 assessments being required in one year First mortgage security.

Are the officers, directors or trustees elected at an annual meeting of members?
Answer. No.

If not, how are they chosen?
Answer. Biennially.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto.
Answer. No.

Is a medical examination required before issuing a certificate to applicants?
Answer. Yes.

Are certificates issued to persons other than the families, heirs, relatives or dependents of the member?
Answer. No.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein?

Answer. Yes.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies?

Answer. No.

In what states is society doing business, and how many lodges in each?

Answer. Iowa, South Dakota, Minnesota and Nebraska.

Has the association more than one class?

Answer. No.

What is the aggregate amount of one assessment or periodical call upon all members holding beneficiary certificates?

Answer. Mortuary fund, \$2,400.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
FRATERNAL CHOPPERS OF AMERICA.

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, B. C. WOOD.

Vice-President, H. A. MILLER.

Secretary, C. I. TILLSM.

[Incorporated, August 2, 1900, under chapter 9, title IX. Approved, August 11, 1900, chapter 9.
Commenced business, August 30, 1900]

Home office, 807 Eighth street, Boone, Iowa.

INCOME DURING YEAR.

As shown by the books of the organization December 31st.

Gross amount paid by members to the society, without deductions,
as follows:

Gross amount of membership fees.....	\$	1,075.00	
Dues for expenses, per capita tax, etc.....		703.30	
Assessments: Mortuary, \$328.95; reserve, \$326.75.....		655.70	
<hr/>			
Total paid by members.....	\$	2,434.00	
From all other sources, viz: Advanced by incorporators (no liability on part of organization).....		1,155.00	
<hr/>			
Total income during the year.....	\$		3,589.00

DISBURSEMENTS DURING YEAR.

As shown by the books at close of business December 31st.

Commissions, fees and salaries paid or allowed to agents for organization of subordinate bodies.....	\$	1,251.10
Salaries of manager and agents not paid by commission.....		100.00
Amount paid to each, head counsel, \$325.00; head clerk, \$220.00; board of directors, \$99.80.....		644.80
Salaries and other compensation of office employes.....		97.00

Medical salaries or fees paid supreme or grand medical supervisors, \$11.00; rent, \$100.00; bonds, \$30.00; advertising and printing, \$209.39; postage, express and telegraph, \$47.38; supplies, \$92.30; official publication, \$44.05; insurance departments, \$51.60; miscellaneous, \$98.48.....		684.20
(Total expenses, footing of items 4 to 10, \$2,777.10.)		
Total disbursements.....		\$ 2,777.10
Balance		\$ 812.90

LEDGER ASSETS.

As shown by the books at home office at the close of business on December 31st.

Cash in office	\$ 386.66
Deposited in bank.....	426.24
Total.....	\$ 812.90
Total net and admitted ledger assets.....	\$ 812.90
Balance to protect contracts.....	\$ 812.90
Mortuary.....	328.95
Emergency	326.75
Expense	157.20

EXHIBIT OF CERTIFICATES OR POLICIES

	Total Business of the Year.		Business in Iowa During Year.	
	No.	Amount.	No.	Amount
Policies or certificates written or increased during the calendar year.....	1,155	\$ 1,402,000	1,155	\$ 1,402,000
Deduct decreased or ceased to be in force during year.....	150	21,000	150	21,000
Total policies or certificates in force December 31st (end of year).....	1,005	\$ 1,381,000	1,005	\$ 1,381,000

Assessments collected during the year, 2.

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid?

Answer. \$4 membership fee and \$1 certificate fee. Both amounts allowed to organize to date.

Give amount of annual dues to subordinate bodies, and how paid. When and how much of this is transferred to supreme body?

Answer. \$1.60 per annum to head camp.

What is the maximum and minimum amount of the certificate or certificates issued on any one life.

Answer. \$3,000 to \$500.

Give limiting ages for admission.

Answer. 18 to 55 years.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. No.

Does it undertake or promise to pay temporary or permanent disability benefits?

Answer. For permanent disability pay 10 per cent of face of certificate at age 70 and each year thereafter.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. American experience table. Assessments levied on age at entry.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. May be.

If so, what amount, and for what purpose?

Answer. Forty per cent first two years.

Has the society any emergency or reserve funds? For what purpose, how created and where deposited?

Answer. Yes, created by collecting 50 cents per \$1,000 for ten consecutive years and scaling of certificates on death claims first two years of membership. Used to limit assessments to twelve per annum. Deposited in First National bank, Boone, Iowa.

Are the officers, directors or trustees elected at an annual meeting of members?

Answer. No.

If not, how are they chosen?

Answer. Biennial head camp meeting.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto.

Answer. Do not so agree.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families, heirs, relatives or dependents of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed? If so, state governing rules

Answer. No.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein?

Answer. Have had no claims.

Does the society pay any commission or compensation to agents, other than for organizing and recussitating subordinate bodies?

Answer. No.

In what states is society doing business, and how many lodges in each?

Answer. Iowa, twenty-seven camps.

What was the expected mortality for the year according to the actuaries' table of mortality?

Answer. Not computed.

Has the association more than one class?

Answer. No.

What is the aggregate amount of one assessment or periodical call upon all members holding beneficiary certificates?

Answer. Mortuary fund, \$712.50; expense fund, \$402; equalization fund, \$562.50.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
FRATERNAL UNION OF AMERICA.

Organized under the laws of the State of Colorado, made to the Auditor of State of the State of
Iowa, pursuant to the laws thereof.

President, F. F. ROOSE. *Treasurer*, S. S. BATY.
Secretary, JOHN L. HANDLEY. *Medical Examiner*, S. T. M. McDERMITH, M.D.

[Incorporated, September, 1896, under section 132. Approved, March 14, 1877, chapter 19.
Organized, September 1, 1896. Commenced business, September, 1896.]

Home office, 14-15-16, Tabor block, Denver, Colorado

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year..... \$ 29,472.70

INCOME DURING YEAR.

As shown by the books at home office at close of business Decem-
ber 31st.

Gross amount paid by members to the society, without deduc-
tions, as follows:

Gross amount of membership fees.....	\$ 2,851.35
Dues for expenses, per capita tax, etc.....	23,115.98
Assessments: Mortuary	144,962.61
<hr/>	
Total paid by members.....	\$ 170,929.94
Interest.....	573.85
From all other sources, viz.:	
Supplies.....	504.39
Borrowed money.....	800.00
Premiums for 1901, surety bonds.....	10.00
<hr/>	

Total income during the year. \$ 172,818.18

Sum..... \$ 202,290.88

DISBURSEMENTS DURING YEAR.

As shown by the books at home office at close of business Decem-
ber 31st

Death claims.....	\$ 122,825.27
Temporary disability.....	6,507.46
Payments returned to applicants or members.....	3 60
<hr/>	

Total paid to members.....\$ 129,336.33

Commissions, fees and salaries paid or allowed to agents for organization of subordinate bodies.....	3,381.05	
Total amount of salaries, fees per diem, mileage, expenses paid to officers.....	5,450.00	
Salaries and other compensation of office employees.....	4,125.84	
Medical salaries or fees paid supreme or grand medical supervisors.....	1,983.80	
Rent, \$1,038; taxes, \$9.09; advertising, \$159.34; printing, \$3,189.11	4,395.54	
All other items, viz.: Postage, express and telegraph, \$2,350.39; legal expenses, \$506.91; official publication, \$1,071.35; insurance departments, \$128.60; miscellaneous, \$661.17.....	4,718.42	
Internal revenue, \$37.00; traveling, \$2,391.27; furniture and fixtures, \$498.62; interest, \$735.64; surety bonds of subordinate lodges, \$63.00.....	3,725.53	
(Total expenses, footings of items 4 to 10, \$27,780.18.)		
<hr/>		
Total disbursements	\$	157,116.51
<hr/>		
Balance.....	\$	45,174.37

LEDGER ASSETS.

As shown by books at home office at close of business on December 31st.

Mortgage loans on real estate (Schedule B), first liens.....	\$	7,300.00
Book value of bonds (excluding interest) and stocks owned absolutely (Schedule D).....	17,325.80	
Certificates of deposit.....	3,714.82	
Deposited in bank.....	16,833.75	
<hr/>		
Total.....	\$	45,174.37
Deduct ledger liabilities:		
Borrowed money, \$12,185.73; all other, bonds, \$10.00.....	12,195.73	
<hr/>		
Total net ledger assets, as per balance on page 1.....	\$	32,978.64

NON-LEDGER ASSETS.

Interest due on mortgages, \$87.50; accrued, \$20.70.....	\$	108.20
Interest due and accrued on other property.....	262.95	
Lodge bills for supplies, \$100.00; lodge bills for certificate fees, \$600.00.....	700.00	
Assessments actually collected by subordinate bodies not yet turned over to supreme body (but not to exceed the uncalled amount included in item 2 of liabilities).....	15,500.00	
<hr/>		
Total non-ledger assets	\$	16,571.15
<hr/>		
Gross assets.....	\$	49,549.79
Deduct assets not admitted:		
Excess of item 14 of assets over item 2 of liabilities.....		4,404.40
<hr/>		
Total admitted assets.....	\$	45,145.39

NON-LEDGER LIABILITIES.

Losses in process of adjustment or reported.....	\$	11,095.60
<hr/>		
Total liabilities	\$	11,095.60
<hr/>		
Balance to protect contracts	\$	34,049.79

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Iowa during year.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31st (beginning of year)	12,007	\$18,431,400.00	810	\$ 964,894.00
Policies or certificates written or increased during the calendar year	8,439	12,760,000.00	71	83,400.00
Total	20,446	\$31,191,400.00	881	\$ 1,048,294.00
Deduct decreased or ceased to be in force during year....	4,554	7,161,400.00	464	506,494.00
Total policies or certificates in force December 31st (end of year)...	15,892	\$24,030,000.00	417	\$ 541,800.00
Death losses unpaid December 31st (beginning of year)	3	\$ 6,000.00	.....	.....
Death losses incurred during the calendar year ...	99	127,920.87	2	\$ 2,537.40
Total	102	\$ 133,920.87	2	\$ 2,537.40
Death losses scaled down and compromised or paid during the year	95	\$ 122,825.27	2	\$ 2,537.40
Death losses unpaid December 31st (end of year).	7	11,095.60	.....	.....
CERTIFICATES IN FORCE.				
	No.	Amount.	No.	Amount.
Accident claims incurred during calendar year....	314	\$ 6,507.46	8	\$ 117.52
Total.....	314	\$ 6,507.46	8	\$ 117.52
Accident claims scaled down, compromised or paid during year	314	6,507.46	8	117.52
Assessments collected during year	12	144,962.61	12	3,054.64

MISCELLANEOUS QUESTIONS

Give amount of annual dues, and how paid?

Answer. \$5.00 to \$10.00 paid by applicant to local lodges.

Give amount of annual dues to subordinate bodies, and how paid. When and how much of this is transferred to supreme body?

Answer. Assessments are graded according to age. Per capita tax of 15 cents collected with each assessment. These two items are remitted monthly to the supreme lodge. We do not control the amount of local lodge dues.

What is the maximum and minimum amount of the certificate or certificates issued on any one life?

Answer. \$600 to \$2,400.

Give limiting ages for admission.

Answer. From age 18 to 25.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

If so, state how the amount is guaranteed; does your insurance contain any dividend feature?

Answer. No.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. No.

Does it undertake or promise to pay temporary or permanent disability benefits?

Answer. It promises to pay temporary and permanent disability benefits when satisfactory proofs are established.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Rate of assessment is graded by age at entry.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. Yes.

If so, what amount, and for what purpose?

Answer. To pay accident and total disability claims; also to create a maturity fund.

Has the society any emergency or reserve funds? For what purpose, how created, and where deposited?

Answer. To pay old age disability benefits after age 70. Created by deducting one-sixth of the face of certificate less amount of assessments paid in by the member. This is deposited in Pueblo National Bank, Pueblo, Colorado, and Central Savings Bank Deposit Vaults, Denver, Colorado.

Are the officers, directors or trustees elected at an annual meeting of members?

Answer. No.

If not, how are they chosen?

Answer. Every four years by delegates to supreme lodge elected by certificate holders.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto.

Answer. We have never laid over twelve assessments in any one year, but have constitutional power to assess more if necessary to pay claims.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families, heirs, relatives or dependents of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein?

Answer. Yes.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies?

Answer. No.

In what states is society doing business and how many lodges in each?

Answer. Alabama, 24; Arkansas, 7; California, 9; Colorado, 23; Florida, 30; Georgia, 29; Idaho, 4; Indiana, 1; Indian Territory, 25; Iowa, 18; Kansas, 1; Kentucky, 9; Missouri, 14; Montana, 8; Nebraska, 48; New Mexico, 3; North Dakota, 13; Oklahoma, 4; Ohio, 1; Oregon, 22; South Carolina, 14; Tennessee, 11; Texas, 121; Utah, 4; Virginia, 3; Washington, 11; Wyoming, 5.

Has the association more than one class?

Answer. No.

What is the aggregate amount of ar. assessment or periodical call upon all members holding beneficiary certificates?

Answer. Mortuary fund, \$15,500.00; expense fund, \$2,000.00.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

HIGHLAND NOBLES.

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, J. L. ROSE.

Secretary, E. S. RANDALL.

[Incorporated, December 30, 1897, under the code of Iowa.

Organized December 30, 1897.]

Commenced business, March 2, 1898.

Home office, Des Moines, Iowa, 809, 810, 812, Observatory building.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year.... \$ 2,193.43

INCOME DURING YEAR.

As shown by the books of the organization December 31st.

Gross amount paid by members to the society, without deductions, as follows:

Due for expenses, per capita tax, etc.....	\$ 1,005.90
Assessments: Mortuary.....	6,949.64
Total paid by members.....	\$ 7,955.54
Total income during the year.....	\$ 7,955.54
Sum	\$ 10,148.97

DISBURSEMENTS DURING YEAR.

As shown by the books at close of business December 31st.

Death claims.....	\$ 2,794.04
Temporary disability	950.00
Payments returned to applicants or members.....	14.40
Total paid to members.....	\$ 3,758.44
Salaries of managers and agents not paid by commissions.....	1,275.07
Total amount of salaries, fees per diem, mileage, expenses paid to officers.....	1,238.25
Rent, \$363.50; advertising and printing, \$614.53.....	978.03
All other items, viz: Postage, express and telegraph, \$157.13; legal expenses, \$17.00; governing bodies, \$75.49; Insurance departments, \$50.00; miscellaneous, \$628.53.....	928.15
(Total expenses, footing of items 4 to 10, \$4,419.50.)	
Total disbursements.....	\$ 8,177.94
Balance.....	\$ 1,971.03

LEDGER ASSETS.

As shown by books at home office at close of business on December 31st.

Cash in office, \$101.85; deposited in bank, \$1,869.18.....	\$ 1,971.03
Total.....	\$ 1,971.03
Total net ledger assets, as per balance on page 1.....	\$ 1,971.03

NON-LEDGER ASSETS.

Furniture, fixtures, supplies, printing matter, etc.....	\$ 950.00
Total non-ledger assets.....	\$ 950.00
Gross assets.....	\$ 2,921.03

Deduct assets not admitted:

Furniture, fixtures and safes, supplies, printed matter, stationery etc.....	\$ 950.00
Total	\$ 950.00
Total admitted assets	\$ 1,971.03
Balance to protect contracts	\$ 1,971.03

Comprised under the following funds:

Emergency (less amount thereof included in liabilities and assets not admitted)	\$	1,419.14
Expense (less amount thereof included in liabilities and assets not admitted)	\$	551.89
Total special funds.....	\$	1,971.03

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Iowa During Year.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of year)	746	\$ 983,700.00	587	\$ 846,700.00
Policies or certificates written or increased during the calender year.....	847	1,007,000.00	730	897,000.00
Total	1,593	\$1,990,700.00	1,317	\$1,743,700.00
Deduct decreased or ceased to be in force during year	505	595,950.00	353	479,850.00
Total policies or certificates in force December 31st (end of year)	1,088	\$1,394,750.00	946	\$1,263,850.00
Losses and claims incurred during the calendar year	11	3,744.04	9	3,438.99
Total	11	\$ 3,744.04	9	\$ 3,438.99
Losses and claims scaled down and compromised or paid during the year.....	11	3,744.04	9	3,438.99
Assessments collected during the year	12	6,949.64	12	5,993.39

MISCELLANROUS QUESTIONS.

Give amount of entrance fee, and how paid?
Answer. \$7.50, collected by deputy and subordinate castle.

Give amount of annual dues to subordinate bodies, and how paid? When and how much of this is transferred to supreme body?
Answer. Fixed by subordinate body. 15 cents per capita per month paid to supreme castle.

What is the maximum and minimum amount of the certificate or certificates issued on any one life?
Answer. \$3,000 and \$500.

Give limiting ages for admission.
Answer. Ages 18 to 55 years.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?
Answer. No.

If so, state how the amount is guaranteed; does your insurance contain any dividend feature?
Answer. There is no dividend feature.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?
Answer. No.

Does it undertake or promise to pay temporay or permanent disability benefits?
Answer. Yes.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?
Answer. Graded.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. American tables, age at entry governing.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. Yes.

If so, what amount, and for what purpose?

Answer. To pay temporary and permanent physical disability benefits, and a specific portion of rates collected for managing expenses in accordance with the laws, rules and regulations of supreme body.

Has the society any emergency or reserve funds? For what purpose, how created, and where deposited?

Answer. Yes, to protect members against a possibility of more than twelve payments per year, and is created by collecting twelve payments each year without regard to death losses, all excess going to emergency fund.

Are the officers, directors or trustees elected at an annual meeting of members?

Answer. No.

If not, how are they chosen?

Answer. At biennial meetings of the supreme castle.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto?

Answer. The society is accumulating a reserve fund out of which it expects to pay any claims which might require more than twelve payments annually, beyond this it does not guarantee rates.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families, heirs, relatives or dependents of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed? If so, state governing rules.

Answer. Not allowed.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein?

Answer. Yes, as the same is defined by the liability of the order in the fundamental laws.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies?

Answer. No.

In what states is society doing business, and how many lodges in each?

Answer. Iowa and Nebraska.

What was the expected mortality for the year according to the actuaries' table of mortality?

Answer. Not estimated.

Has the association more than one class?

Answer. No.

Number and kind of claims for which assessments have been made?

Answer. One payment each month.

What is the aggregate amount of one assessment or periodical call upon all members holding beneficiary certificates?

Answer. Mortuary fund, \$813.15. Expense fund, \$167.00.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
IDEAL ORDER OF FELLOWSHIP.

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of
 Iowa, pursuant to the laws thereof.

President, H. O. SMITH.

First Vice-President, C. T. SOLL.

Secretary, ANGUS MATHERSON.

[Organized November 14, 1897.

Commenced business May 18, 1899.]

Home office, Reinbeck, Iowa.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year....	\$	112.00
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INCOME DURING YEAR.

As shown by the books of the organization December 31st.

Gross amount paid by members to the society, without deductions, as follows:

Gross amount of membership fees.....	\$	111.60	
Dues for expenses, per capita tax, etc.....		624.00	
Assessments Mortuary, \$228; reserve, \$156		384.00	
		<hr/>	
Total paid by members.....	\$	1,119.60	
		<hr/>	
Total income during the year.....	\$	1,119.60	
		<hr/>	
Sum	\$	1,231.60	

DISBURSEMENTS DURING YEAR.

As shown by the books at close of business December 31st.

Temporary disability	\$	259.50	
		<hr/>	
Total paid to members.....	\$	259.50	
Amount paid to each secretary.....		400.00	
Salaries and other compensation of office employes.....		60.00	
Rent, \$100; advertising and printing, \$47.30; postage, express and telegraph, \$31; legal expenses, \$24.20; miscellaneous, \$25		227.50	
(Total expenses, footings of items 4 to 10, \$947.)		<hr/>	
Total disbursements.....	\$	947.00	
		<hr/>	
Balance.....	\$	284.60	

IOWA INSURANCE REPORT.

LEDGER ASSETS.

As per ledger accounts as shown by the books at home office at the close of business December 31st.

Cash in office, in hands of treasurer.....	\$	284.60
Total.....	\$	284.60
Total net ledger assets, as per balance on page 1.....	\$	284.60

NON-LEDGER ASSETS.

Gross assets	\$	284.60
Total admitted assets.....	\$	284.60

NON-LEDGER LIABILITIES.

Losses adjusted, not yet due (Schedule X).....	\$	35.00
Total liabilities.....	\$	35.00
Balance to protect contracts.....	\$	249.60

Comprised under the following funds:

Mortuary (less amount thereof included in liabilities and assets not admitted).....	\$	54.60
Reserve (less amount thereof included in liabilities and assets not admitted)		290.00
Total special funds.....	\$	284.60

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total business of the year.	
	Number.	Amount.
Policies or certificates in force December 31st (beginning of year)	254	\$ 283,500.00
Policies or certificates written or increased during the calendar year.....	62	63,000.00
Total.....	316	\$ 346,500.00
Deduct decreased or ceased to be in force during the year.....	4	4,000.00
Total policies or certificates in force December 31st (end of year)...	312	342,500.00
Losses and claims incurred during the calendar year.....	6	294.50
Losses and claims scaled down, compromised or paid during the year.....	5	259.50
Losses and claims unpaid December 31st (end of year).....	1	\$ 35.00
Assessments collected during year.....	1	22.00

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid?

Answer. \$5 per \$500 or \$1,000 certificate. \$6 for \$2,000 certificate Collected and retained by deputy.

Give amount of annual dues to subordinate bodies, and how paid. When and how much of this is transferred to supreme body?

Answer. Subordinate lodges fix local dues. \$2 paid supreme body.

What is the maximum and minimum amount of certificate or certificates issued on any one life?

Answer. \$500 to \$2,000 inclusive.

Give limiting ages for admission.

Answer. 18 to 55 years.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

Does your insurance contain any dividend feature?

Answer. No.

Does the association issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

Does it undertake or promise to pay temporary or permanent disability benefits?

Answer. Yes.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. Assessments are levied according to age of entry.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. Yes.

If so, what amount, and for what purpose?

Answer. To pay sick, accident and disability benefits.

Has the society any emergency or reserve funds?

Answer. Yes.

For what purpose, how created, and where deposited?

Answer. For payment of losses requiring more than twelve assessments in any one year.

Are the officers, directors or trustees elected at an annual meeting of the members?

Answer. No.

If not, how are they chosen?

Answer. Quadrennially.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto.

Answer. Members pay \$1 per annum and deduction of two assessments per year for unexpired portion of expectancy of deceased member is made from face of such certificate.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families, heirs, relatives or dependents of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein?

Answer. It has had no death claims.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies?

Answer. No.

In what states is society doing business, and how many lodges in each?

Answer. Iowa; one lodge.

Has the association more than one class?

Answer. No.

What is the aggregate amount of one assessment or periodical call upon all members holding beneficiary certificates?

Answer. Mortuary fund, \$249.60.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
INDEPENDENT WORKMEN OF AMERICA.

Organized under the laws of the State of Nebraska, made to the Auditor of State of the
State of Iowa, pursuant to the laws thereof.

Supreme Grand Master, DR. JOHN HERMANN. *Supreme Vice Grand Master*, A. H. ROESER.
Supreme Secretary, C. E. YATES. *Supreme Grand Treasurer*, G. A. McCUTCHEN.

[Incorporated, January 29, 1894, under laws of Nebraska. Approved statute, 1885, chapter 16,
voluntary association. Re-organized June 11, 1898. Commenced business, February
3, 1894.]

Home, O'Neill, Neb. Supreme office, 404-405 U. B. Building, Sioux City, Iowa.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year. \$ 1.72

INCOME DURING YEAR.

As shown by the books of the organization December 31st.

Gross amount paid by members to the society, without deductions,
as follows:

Gross amount of membership fees.....	\$ 2,663.05
Dues for expenses, per capita tax, etc.....	1,825.66
Assessments: Mortuary, \$2,865.76; reserve, \$189.91.....	3,055.67
Medical examiners' fees paid by applicant.....	493.00

Total paid by members.....\$ 8,037.38

From all other sources, viz: Supplies, \$157.50; advanced by
supreme officers, \$2,028; advertising and printing, \$39.59..... 2,225.09

Total income during the year.....\$ 10,262.47

Sum.....\$ 10,264.19

DISBURSEMENTS DURING YEAR.

As shown by the books at close of business December 31st.

Death claims\$ 2,091.42

Total paid to members.....\$ 2,091.42

Commissions, fees and salaries paid or allowed to agents for or-
ganization of subordinate bodies..... 2,465.00

Salaries of managers and agents not paid by commissions..... 233.58

Total amount of salaries, fees per diem, mileage, expenses paid
to officers..... 1,223.25

Salaries and other compensation of office employes..... 228.71

Medical examiners' fees, paid subordinate medical examiners, \$493; medical salaries or fees paid supreme or grand medical supervisors, \$201.....	694.00	
Rent, \$163.67; advertising and printing, \$305.97.....	469.64	
All other items, viz: Postage, express and telegraph, \$126.88; legal expenses, \$58.75; insurance departments, \$35; miscellaneous, interest, \$58.09; office furniture, \$51.65; general expenses, \$262.40; borrowed money returned to supreme officers, \$1,028.....	1,620.77	
Total disbursements.....		\$ 9,026.37
Balance		\$ 1,237.82

LEDGER ASSETS.

As shown by books at home office at close of business December 31st.

Cash deposited in bank.....	\$ 1,237.82	
Total.....	\$ 1,237.82	
Deduct ledger liabilities:		
Borrowed money.....	1,000.00	
Total net ledger assets, as per balance on page 1... ..		\$ 237.82

NON-LEDGER ASSETS.

Furniture, supplies, printed matter, etc.....	\$ 603.52	
Per capita tax in hands of local treasurers....	15.20	
Assessments actually collected by subordinate bodies not yet turned over to supreme body (but not to exceed the uncalled amount included in item 2 of liabilities).....	208.05	
Total non-ledger assets.....		\$ 826.77
Gross assets.....		\$ 1,064.59
Deduct assets not admitted:		
Furniture, fixtures and safes, supplies, printed matter, stationery, etc.....	\$ 603.52	
Excess of item 14 of assets over item 2 of liabilities.....	208.05	
Total.....		\$ 811.57
Total admitted assets.....		\$ 253.02
Balance to protect contracts.....		\$ 253.02
Comprised under the following funds:		
Mortuary (less amount thereof included in liabilities and assets not admitted).....	\$ 253.02	
Total special funds.....		\$ 253.02

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Iowa During the Year.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31st (beginning of year).....	662	\$ 915,000.00	299	\$ 368,000.00
Policies or certificates written or increased during the calendar year.....	493	484,000.00	266	238,000.00
Total.....	1,155	\$ 1,399,000.00	565	\$ 606,000.00
Deduct decreased or ceased to be in force during year	160	234,000.00	2	2,000.00
Total policies or certificates in force Decem- ber 31st (end of year)	995	\$ 1,165,000.00	563	\$ 604,000.00
Losses and claims incurred during the calendar year	5	\$ 7,000.00	2	\$ 2,000.00
Total.....	5	7,000.00	2	2,000.00
Losses and claims scaled down, compromised or paid during the year.....	5	7,000.00	2	2,000.00
Assessments collected during the year	7	\$ 3,055.67	7	\$ 1,712.68

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee and how paid.

Answer. \$5 paid in advance by members

Give amount of annual dues to subordinate bodies, and how paid.

Answer. Subordinate bodies regulate their own dues.

When and how much of this is transferred to the supreme body?

Answer Sixty cents per quarter paid to supreme lodge.

What is the maximum and minimum amount of the certificate or certificates issued on any one life?

Answer. \$500 to \$2,000 at present.

Give limiting ages for admission.

Answer. 18 to 50.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. Yes, since November 8, 1900.

If so, state how the amount is guaranteed; does your insurance contain any dividend feature?

Answer. By regular monthly payments.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

Does it undertake or promise to pay temporary or permanent disability benefits.

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. American table. Levied at age of entry.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. Yes.

If so, what amount, and for what purpose?

Answer. 10 per cent for old age disability, after 70 years.

Has the society any emergency or reserve funds? For what purpose, how created, and where deposited?

Answer. Old age disability fund. Yes, 10 per cent of each assessment. Deposited with the Iowa State National bank, and 1 per cent per year from the face of the policy for the unexpired part of the first ten years, should a member die within that period.

Are the officers, directors or trustees elected at an annual meeting of members?

Answer. Biennially.

If not, how are they chosen?

Answer. By delegates from each subordinate lodge.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto.

Answer. Assessments each month.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes

Are certificates issued to persons other than the families, heirs, relatives or dependents of the member?

Answer. No

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein?

Answer. Yes.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies?

Answer. No.

In what states is the society doing business, and how many lodges in each?

Answer. Iowa 9, and Nebraska 11.

What was the expected mortality for the year according to the actuaries' table of mortality?

Answer. Six.

Has the association more than one class?

Answer. Yes.

If so, how many, and amount of indemnity in each?

Answer. Four. \$500; \$1,000; \$2,000; \$3,000.

Number of members in each class?

Answer. \$500, 18; \$1,000, 789; \$2,000, 152; \$3,000, 21.

Number and kind of claims for which assessments have been made.

Answer. Five death losses.

What is the aggregate amount of an assessment or periodical call upon all members holding beneficiary certificates?

Answer. Mortuary fund, \$43,652.

ANNUAL STATEMENT.

For the year ending December 31, 1900, of the condition and affairs of the

IOWA LEGION OF HONOR.

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, CHAS. R. CLARK.

First Vice-President, JOHN ZURAWSKI.

Secretary, J. H. HELM.

[Incorporated, March 19, 1879, under title 9, of code of Iowa; approved March, 1879, chapter 2.
Commenced business, March 19, 1879.]

Home office, Masonic Temple, Cedar Rapids, Iowa.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year,
beneficiary fund, \$239.00; general fund, \$339.94.....

\$ 578.94

INCOME DURING YEAR.

As shown by the books of the organization December 31st.

Gross amount paid by members to the society, without deduction, as follows:

Dues for expenses, per capita tax, etc.....	\$	11,173.05	
Assessments: General class, \$152,290.50; separate class, \$756.45		153,046.95	
Total paid by members.....	\$	164,220.00	
Total income during the year.....			\$ 164,220.00
Sum.....			\$ 164,798.94

DISBURSEMENTS DURING YEAR.

As shown by the books at close of business December 31st.

Death claims.....	\$	150,752.90	
Total paid to members.....	\$	150,752.90	
Commissions, fees and salaries paid or allowed to agents for organization of subordinate bodies.....		1,211.50	
Salaries of managers and agents not paid by commissions.....		3,212.63	
Total amount of salaries, fees per diem, mileage, expenses paid to officers		2,494.90	
Salaries and other compensation of office employes.....		654.50	
Medical salaries or fees paid supreme or grand medical supervisors.....		177.00	
Rent, \$402.00; advertising and printing, \$337.19.....		739.19	
All other items, viz.: Postage, express and telegraph, \$624.30; legal expenses, \$217.79; official publication, \$540.59; insurance departments, \$25.00; miscellaneous, \$161.80.....		1,569.48	
(Total expenses, footings of items 4 to 10, \$10,059.20.)			
Total disbursements.....	\$	166,512.12	
Balance, beneficiary fund, \$2,533.05; general fund, \$1,453.79			\$ 3,986.84

LEDGER ASSETS.

As shown by books at home office at close of business on December 31st.

Cash in hands grand treasurer.....	\$	3,986.84	
Total net ledger assets, as per balance on page 1.....			\$ 3,986.84

NON-LEDGER ASSETS.

Assessment actually collected by subordinate bodies not yet turned over to supreme body (but not to exceed the uncalled amount included in item 2 of liabilities), including arrearages, estimated.....	\$	12,000.00	
Advance assessment in hand of subordinate lodges, estimated..		8,000.00	
Total non-ledger assets.....			\$ 20,000.00
Gross assets.....			\$ 23,986.84

NON-LEDGER LIABILITIES.

Losses adjusted, due and unpaid.....	\$ 2,000.00
Losses in process of adjustment or reported.....	18,000.00
<hr/>	
Total liabilities	\$ 20,000.00
<hr/>	
Balance to protect contracts.....	\$ 3,986.84

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of Year.		Business in Iowa During Year.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of year).....	5,990	\$ 10,854,000.00	5,990	\$ 10,854,000.00
Policies or certificates written or increased during the calendar year	596	703,000.00	596	703,000.00
Total.....	6,586	\$ 11,557,000.00	6,586	\$ 11,557,000.00
Deduct decreased or ceased to be in force during year	1,510	2,123,000.00	1,510	2,123,000.00
Total policies or certificates in force Dec. 31st.(end of year).....	5,076	\$ 9,434,000.00	5,076	\$ 9,434,000.00
Losses and claims unpaid Decembur 31 (beginning of year).....	8	16,000.00	8	16,000.00
Losses and claims incurred during the calendar year ..	80	154,752.90	80	154,752.90
Total.....	88	\$ 170,752.90	88	\$ 170,752.90
Losses and claims paid during the year.....	78	150,752.90	78	150,752.90
Losses and claims unpaid December 31 (end of year)	10	20,000.00	10	20,000.00
Assessments collected during year	18	152,290.50	18	152,290.50
Female or separate class	3	756.45	3	756.45

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee and how paid.

Answer. Entrance fee paid to subordinate lodge 50 cents certificate fee to grand lodge.

Give amount of annual dues to subordinate bodies and how paid. When and how much of this is transferred to supreme body?

Answer. From \$3.00 to \$4.00 per annum, as quarterly dues. \$2.00 per annum, \$1 00 payable in January, and \$1.00 payable in July, for all certificates except female members. Separate class, holding \$1,000 certificates, to pay one-half as much.

What is the maximum and minimum amount of the certificate or certificates issued on any one life?

Answer. \$2,000 and \$1,000.

Give limiting ages for admission?

Answer. Over 18 years and under 46 years of age.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

If so, state how the amount is guaranteed; does your insurance contain any dividend feature?

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. No.

Does it undertake or promise to pay temporary or permanent disability funds?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. They are graded

If mortality tables are used, please name them, and state if assessments are levied on age at entry or on age at date of assessment.

Answer. American tables. On age at entry.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. No.

Has the society any emergency or reserve funds? For what purpose, how created, and where deposited?

Answer. No.

Are the officers, directors or trustees elected at an annual meeting of members?

Answer. Are elected at a biennial meeting of members.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto.

Answer. It does not.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families, heirs, relatives or dependents of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed? If so, state governing rules.

Answer. No.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein?

Answer. Yes, on general class members. Separate class of female members has not enough members to pay claims in full.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies?

Answer. No.

In what states is society doing business?

Answer. Iowa only. 176 lodges.

What was the expected mortality for the year, according to the actuaries' table of mortality?

Answer. 14.

Has the association more than one class?

Answer. Yes, general and separate.

If so, how many, and amount of indemnity in each?

Answer. Two; \$9,146,000.00 and \$288,000.00.

Number of members in each class?

Answer. 4,817 and 259.

Number and kind of claims for which assessments have been made?

Answer. Death losses only.

What is the aggregate amount of one assessment or periodical call upon all members holding beneficiary certificates?

Answer. Mortuary fund, general class, \$8,460.58; expense fund, \$5,367.77; female or separate class, \$252.15.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
IOWA WORKMEN OF IOWA.

Organized under the laws of the State of Iowa, made to the Auditor of State of the State
of Iowa, pursuant to the laws thereof.

Grand Master, G. L. GODFREY, Grand Foreman, CHARLES R. CLARK.
Grand Overseer, CHARLES RUEGNITZ. Secretary, H. B. WHITE.

[Incorporated June 14, 1874, under chapter 65; organized November 1, 1872; commenced business
January 1, 1874.]

Home office, 224½ Haffa Block, East Fourth Street, Waterloo, Iowa.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year..... \$ 616.27

INCOME DURING YEAR.

As shown by the books of the organization December 31st.

Gross amount paid by members to the society, without deduc-
tions, as follows:

Dues for expenses, per capita tax, etc., 8 per cent.....	\$ 8,982.72
Assessments: Mortuary reserve.....	144,198.57
Medical examiners' fees paid by applicant.....	40.00
Total paid by members.....	\$ 153,221.29
From all other sources.....	12.72
Total income during the year.....	\$ 153,234.01
Sum	\$ 153,850.28

DISBURSEMENTS DURING YEAR.

As shown by the books at close of business December 31st:

Death claims.....	\$ 143,400.00
Total paid to members.....	\$ 143,400.00
Commissions, fees and salaries paid or allowed to agents for or- ganization of subordinate bodies	601.82
Salaries of managers and agents not paid by commissions, finance committee.....	353.20
Total amount of salaries, fees per diem, mllage, expenses paid to officers	333.09
Amount paid to each: Grand Master, \$1,287.50; Grand Recorder, \$1,500; Grand Receiver, \$300.....	3,087.50
Salaries and other compensation of office employes.....	275.00
Medical salaries or fees paid: Supreme or Grand Medical Super- visors ..	35.40

Rent, \$147.50; advertising and printing, \$325.73.....	473.23	
All other items, viz.: Postage, express and telegraph, \$271.46; legal expenses, \$307; governing bodies, \$1,256.33; official pub- lication, \$720; insurance departments, \$25; miscellaneous, \$124.76; supplies, \$58.53.....	2,763.08	
(Total expenses, footings of items 4 to 10, \$7,922.32.)		
Total disbursements.....		\$ 151,322.32
Balance		\$ 2,537.96

LEDGER ASSETS.

As shown by books at home office at close of business on De-
cember 31st:

Cash deposited in bank.....	\$ 2,537.96	
Total net ledger assets, as per balance on page 1.....		\$ 2,537.96

NON-LEDGER ASSETS.

Assessments actually collected by subordinate bodies not yet turned over to supreme body (but not to exceed the uncalled amount included in item 2 of liabilities).....	\$ 84,477.79	
Total non-ledger assets.....		\$ 84,477.79
Gross assets		\$ 87,015.75

NON-LEDGER LIABILITIES.

Losses in process of adjustment or reported.....	\$ 84,477.79	
Total liabilities		\$ 84,477.79
Balance to protect contracts.....		\$ 2,537.96

EXHIBIT OF CERTIFICATES OR POLICIES.

	Business in Iowa During the year.	
	No.	Amount.
Policies or certificates in force December 31st (beginning of year).....	5,056	\$ 732,000.00
Policies or certificates written or increased during the calendar year.....	70	81,000.00
Total.....	5,126	\$9,813,000.00
Deduct decreased or ceased to be in force during year.....	3,489	6,672,000.00
Total policies or certificates in force December 31st (end of year).....	1,637	\$3,141,000.00
Losses and claims unpaid December 31st (beginning of year) reported.....	50 } 50	99,400.00
Losses and claims unpaid December 31st (beginning of year) and not reported.....		119,171.00
Losses and claims incurred during the calendar year.....		218,571.00
Total.....	73	143,100.00
Losses and claims scaled down, compromised or paid during the year. ..	53	75,171.97
Losses and claims unpaid December 31st (end of year).....		144,198.57
Assessments collected during year { 8 from June to January. } 22.....		
{ 14 from January to June. }		

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee and how paid.

Answer. \$3.00 entrance fee, 50 cents of which goes to the grand lodge.

Give amount of annual dues to subordinate bodies, and how paid. When and how much of this is transferred to supreme body?

Answer. From \$2.00 to \$4.00; optional with subordinate lodge.

What is the maximum and minimum amount of the certificate or certificates issued on any one life?

Answer. \$1,000 and \$2,000.

Give limiting ages for admission.

Answer. Not under 21 or over 59 years of age.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

If so, state how the amount is guaranteed; does your insurance contain any dividend feature?

Answer. All certificates are subject to a lien as per attached table.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. No.

Does it undertake or promise to pay temporary or permanent disability benefits?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Yes.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. Combined experience tables. Assessments are a per cent. of a single premium which if improved at $4\frac{1}{2}$ per cent. equals face of certificate at end of expectancy.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. Yes.

If so, what amount, and for what purpose?

Answer. Not to exceed 10 per cent, with proviso that all surplus in expense fund at end of each quarter be transferred to the beneficiary fund.

Has the society any emergency or reserve funds? For what purpose, how created, and where deposited?

Answer. Has provision for a reserve, but until out of debt same is used in payment of losses.

Are the officers, directors or trustees elected at an annual meeting of members?

Answer. No.

If not, how are they chosen?

Answer. By representatives to grand lodge held biennially.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto.

Answer. Do not.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families, heirs, relatives or dependents of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed? If so, state governing rules.

Answer. No.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein?

Answer. Yes, up to present date, but will pay fractional part or amount due commencing with losses occurring after May 16, 1900.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies?

Answer. No.

In what states is society doing business, and how many lodges in each?

Answer. Iowa.

Has the association more than one class?

Answer. Yes.

If so, how many, and amount of indemnity in each?

Answer. No. Class A, \$2,000; B, \$1,000.

Number of members in each class.

Answer. B, 133; A, 1,504.

Number and kind of claims for which assessments have been made.

Answer. Death losses only.

What is the aggregate amount of one assessment or periodical call upon all members holding beneficiary certificates?

Answer. Mortuary fund, \$10,800; expense fund. \$540.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
KNIGHTS OF COLUMBUS.

Organized under the laws of the state of Connecticut, made to the auditor of state of the state
of Iowa, pursuant to the laws thereof.

President, EDWARD L. HEARN. First Vice-President, JOHN W. HOGAN.
Secretary, DANIEL COLWELL.

[Incorporated, March 29, 1882. Approved March 29, 1882.]
Organized, February 2, 1882. Commenced business February 2, 1882.

Home office, rooms 92, 93, 94, 96, 98, 100 Poli building, 23 Church street, New Haven, Conn.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year..... \$ 351,162.58

INCOME DURING YEAR.

As shown by the books of the organization December 31st.

Gross amount paid by members to the society, without deduc-
tions, as follows:

Dues for expenses, per capita tax, etc	\$ 50,499.10	
Assessments: Mortuary, \$292,929.86; reserve, \$21,899 10	314,828.96	
Total paid by members.	\$ 368,340.06	
Interest	12,017.20	
From all other sources, viz Sale of supplies	4,627.62	
Death benefit and other moneys returned.....	1,776.44	
Cash on matured Elmira bond No 2 redeemed at par	1,000.00	
Total income during the year.		\$ 387,761.32
Sum.		\$ 738,921.40

DISBURSEMENTS DURING YEAR.

As shown by the books at close of business December 31st:

Death claims.....	\$ 183,800.00
Total paid to members.....	\$ 183,800.00

Commissions, fees and salaries paid or allowed to agents for organization of subordinate bodies.....	5,129.74	
Salaries of managers and agents not paid by commissions.	13,962.48	
Total amount of salaries, fees per diem, mileage, expenses paid officers	5,500.00	
Salaries and other compensation of office employes.....	3,127.16	
Medical salaries or fees paid supreme or grand medical supervisors	2,930.50	
Rent, \$840; advertising and printing, \$3,737.77	4,577.77	
All other items, viz: Postage, express and telegraph, \$1,845; legal expenses, \$854.88; governing bodies, \$9,378.92; insurance departments, \$452.90; supplies, \$13,272.75.....	25,804.45	
Sundries, \$105.69; profit and loss on Elmira bond No. 2 with premium, \$1,058.35.	1,164.04	
(Total expenses, footings of items 4 to 10, \$56,696.14.)		
Total disbursements		\$ 240,496.14
Balance.....		\$ 498,425.26

LEDGER ASSETS.

As shown by the books at home office at close of business December 31st.

Mortgage loans on real estate (Schedule B), first liens	\$ 110,000.00	
Book value of bonds (excluding interest) and stocks owned absolutely (Schedule D).	42,723.88	
Cash deposited in bank.	340,701.38	
Deposited insurance department Quebec, as guarantee	5,000.00	
Total	\$ 498,425.25	
Total net ledger assets, as per balance on page 1		\$ 498,425.25

NON-LEDGER ASSETS.

Interest due.	500.00	
Assessments actually collected by subordinate bodies not yet turned over to supreme body (but not to exceed the uncalled amount included in item 2 of liabilities)	32,433.62	
Total non-ledger assets		\$ 32,933.62
Gross assets.....		\$ 531,358.88
Deduct assets not admitted.		
Excess of items 14 of assets over item 2 of liabilities.....		32,433.62
Total admitted assets.		\$ 498,925.26

NON-LEDGER LIABILITIES.

Losses adjusted, due and unpaid, \$3,336.65; not yet due, \$22,000; (Schedule X)	\$ 25,333.65	
Losses resisted (Schedule X).	1,000.00	
Total liabilities		\$ 26,333.65
Balance to protect contracts.....		\$ 472,591.61
Comprised under the following funds:		
Mortuary fund	\$ 332,830.46	
Reserve fund	117,632.09	
Expense fund.	22,129.06	
Total special funds		\$ 472,591.61

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Iowa During the Year.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31st (beginning of year).....	26,336	\$26,635,000.00	.....	.....
Policies or certificates written or increased during the calendar year	5,505	5,505,000.00	66	\$ 66,000.00
Total.....	31,841	\$32,140,000.00	66	\$ 66,000.00
Deduct decreased or ceased to be in force during year.....	1,405	1,411,000.00	.....	.....
Total policies or certificates in force Decem- ber 31st (end of year)	30,436	\$30,729,000.00	66	\$ 66,000.00
Losses and claims unpaid December 31st (begin- ning of year).....	30	\$ 30,133.65	.....	.....
Losses and claims incurred during the calendar year.....	177	180,000.00	.....	.....
Total.....	207	\$ 210,133.65	.....	.....
Losses and claims scaled down, compromised or paid during the year.....	181	183,800.00	.....	.....
Losses and claims unpaid December 31st (end of year).....	26	\$ 26,333.65	.....	.....
Assessments collected during year.....	12	\$ 314,828.96	8	\$ 204.83

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee and how paid.

Answer. Four dollars to all grades paid to subordinate councils and retained by them.

Give amount of annual dues to subordinate bodies, and how paid. When and how much of this is transferred to supreme body?

Answer. Per capita tax \$40 from each member insured and associate semi-annually.

What is the maximum and minimum amount of the certificate or certificates issued on any one life?

Answer. Three thousand dollars and \$1,000.

Give limiting ages for admission.

Answer. Eighteen and forty-five years.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. Yes.

If so, state how the amount is guaranteed.

Answer. By monthly assessments upon whole membership and extra assessments when necessary is the guarantee of payments.

Does your insurance contain any dividend feature?

Answer. No.

Does it undertake or promise to pay temporary or permanent disability benefits?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. American experience tables; assessments levied upon age of entry.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. No.

Has the society any emergency or reserve funds?

Answer. Yes.

For what purpose, how created, and where deposited?

Answer. To provide against epidemic or other causes of excessive mortality. Second, \$5 each from members in monthly payments of ten cents. Third, \$42,200 invested in first mortgage, balance deposited with Hartford Trust company, Hartford, Conn., Industrial Trust company, Providence, R. I., Union Trust company, Providence, R. I., New Haven County National bank, New Haven, Conn.

Are the officers, directors or trustees elected at an annual meeting of members?

Answer. Biennially.

If not, how are they chosen?

Answer. By representatives of members of national council assembled.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto.

Answer. It does not agree.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families, heirs, relatives or dependents of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein?

Answer. Yes.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies?

Answer. No.

In what states is society doing business, and how many lodges in each?

Answer. New York, 164; New Jersey, 28; Pennsylvania, 41; Delaware, 1; District of Columbia, 5; Virginia, 5; West Virginia, 1; Tennessee, 1; Kentucky, 1; Maryland, 6; Ohio, 16; Indiana, 4; Illinois, 13; Michigan, 5; Minnesota, 3; Iowa, 2; Wisconsin, 3; Missouri, 2; Kansas, 1; Colorado, 1; Maine, 13; New Hampshire, 6; Vermont, 7; Massachusetts, 120; Rhode Island, 21; Connecticut, 64; Canada, 5.

What was the expected mortality for the year according to the actuaries' table of mortality?

Answer. Ten in one thousand.

Has the association more than one class?

Answer. Yes.

If so, how many, and amount of indemnity in each?

Answer. Class A, \$1,000—\$30,214,000; class B, \$2,000—\$302,000; class C, \$3,000—\$213,000.

Number of members in each class: Class A, 30,214; class B, 151; class C, 71.

Number and kind of claims for which assessments have been made: One hundred and seventy-nine, \$1,000; 1, \$2,000; 1, \$3,000.

What is the aggregate amount of one assessment or periodical call upon all members holding beneficiary certificates?

Answer. Mortuary fund, \$25,991.65; expense fund, \$27,480.65; reserve fund, \$1,889.30.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
KNIGHTS AND LADIES OF GOLDEN PRECEPT.

Organized under the laws of the State of Iowa made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, GEO. A. SMITH.

Vice-President, E. A. WORRELL.

Secretary, M. S. RIZER.

[Incorporated, August 28, 1895. Reorganized under Act of 1896. Approved April 1, 1897, Chapter 21. Commenced business, September 6, 1895.]

Home office, 926 Fourth street, Clinton, Iowa.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year \$ 1,114.79

INCOME DURING YEAR.

As shown by the books of the organization December 31st.

Gross amount paid by members to the society, without deductions, as follows:

Gross amount of membership fees required or represented....	\$ 4,650.00
Dues for expenses, per capita tax, etc.: Per capita, \$1,211.15; certificate fees, \$183.50.....	1,394.65
Assessments: Mortuary, \$3,113.22; net reserve, \$537.36 (12 per cent of mortuary), \$827.42 (25 per cent of first year's assessments).....	4,478.00
Medical examiners' fees paid by applicant: Local examiner, \$750; supreme examiner, \$201.75.....	951.75

Total paid by members.....	\$ 11,474.40
Advertisements.....	49.50
From all other sources, viz: Supplies.....	252.39
Loan to general fund by board of managers.....	2,477.16
Loan from note given by supreme boards of directors and managers.....	1,500.00

Total income during the year..... \$ 15,753.45

Sum..... \$ 16,868.24

DISBURSEMENTS DURING YEAR.

As shown by the books at close of business December 31st.

Death claims.....	\$ 306.88
Payments returned to applicants or members.....	27.50

Total paid to members.....	\$ 334.38
Commissions, fees and salaries paid or allowed to agents for organization of subordinate bodies.....	4,650.00
Salaries of managers and agents not paid by commissions.....	4,896.30
Total amount of salaries, fees per diem, mileage, expenses paid to officers.....	109.74
Amount paid to each: Secretary.....	90.00
Salaries and other compensation of office employees.....	159.75
Medical examiners' fees, paid subordinate medical examiners, \$742.00; medical salaries or fees paid supreme or grand medical supervisors, \$177.00.....	919.00
Rent, \$24.50; advertising and printing, \$265.75.....	290.25
All other items, viz.: Postage, express and telegraph, \$74.35; official publication, \$103.50; insurance departments, \$25.00; miscellaneous, \$59.15.....	262.00
Paid on managers note of 1899.....	748.46
(Total expenses, footings of items 4 to 10, \$12,125.50.)	

Total disbursements..... \$ 12,459.88

Balance..... \$ 4,408.36

IOWA INSURANCE REPORT.

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LEDGER ASSETS.

As shown by the books at home office at close of business on
December 31st.

Cash deposited in bank.....	\$	4,408.36	
Total.....	\$	4,408.36	
Deduct ledger liabilities:			
Borrowed money.....		3,977.16	
Total net ledger assets, as per balance on page 1	\$		431 20

NON-LEDGER LIABILITIES.

Salaries, rents, expenses, taxes, bills, accounts, fees, etc., due and accrued.....	\$	2,163.20	
Total liabilities.....	\$		2,163.20
Deficit.....	\$		1,732.00

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Iowa. During Year.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of year)	617	\$ 689,500.00	617	\$ 689,500.00
Policies or certificates written or increased dur- ing the calender year.....	1,058	1,175,800.00	1,058	1,175,800.00
Total	1,675	\$ 1,865,300.00	1,675	\$ 1,865,300.00
Deduct decreased or ceased to be in force dur- ing year	177	115,300 00	177	115,300.00
Total policies or certificates in force De- cember 31st (end of year).....	1,498	\$ 1,750,000.00	1,498	\$ 1,750,000.00
Losses and claims unpaid December 31st (begin- ning of year)	2	\$ 306.88	2	\$ 306.88
Total	2	\$ 306.88	2	\$ 306.88
Losses and claims scaled down, compromised or paid during the year.....	2	306.88	2	306.88
Assessments collected during year	5	\$ 4,478.00	5	\$ 4,478 00

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid.

Answer. Five dollars for beneficiary members; \$3.00 for social members paid to local lodge or organizer.

Give amount of annual dues to subordinate bodies, and how paid?

Answer. Annual dues of subordinate bodies not fixed by supreme lodge.

When and how much of this is transferred to supreme body?

Answer. Annual dues to supreme lodge, \$1.00 per member.

What is the maximum and minimum amount of the certificate or certificates issued on any one life?

Answer. Two thousand dollars and \$100.00.

Give limiting ages for admission.

Answer. Sixteen to 60.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

Does your insurance contain any dividend feature?

Answer. No.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

Does it undertake or promise to pay temporary or permanent disability benefits?

Answer. No. In case of permanent disability pay one-half of the value of policy, upon surrender of same and termination of contract

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Fixed sum charged

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment?

Answer. No tables used.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. Yes

If so, what amount, and for what purpose?

Answer. Twelve per cent of mortuary assessments go to expense fund and 25 per cent of first year's contribution for the purpose of building up the order

Has the society any emergency or reserve funds?

Answer. Yes.

For what purpose, how created, and where deposited?

Answer. The unused part of mortuary assessments at the end of each year, less one full assessment, is placed in the reserve fund, only to be used in paying death losses when in excess of ten to one thousand per year. Deposited in Clinton National bank.

Are the officers, directors or trustees elected at an annual meeting of the members?

Answer. Supreme officers biennially.

If not, how are they chosen?

Answer. Directors annually by supreme officers.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto.

Answer. Not less than six nor more than twelve per year and only in the event of the death of a member until there are 1,000 beneficiary members.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families, heirs, relatives or dependents of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein?

Answer. Yes. The policy calls for net mortuary proceeds of one assessment not to exceed amount named in certificate.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies?

Answer. No.

In what states is society doing business, and how many lodges in each?

Answer. Iowa, twenty-seven lodges.

What was the expected mortality for the year according to the actuaries' table of mortality?

Answer. Eleven and seven tenths.

Has the association more than one class?

Answer. Yes, five.

If so, how many, and amount of indemnity in each?

Answer. Two thousand dollars, \$1,500, \$1,000, \$100, social, no benefit.

Number of members in each class?

Answer. First, 418; second, 395; third, 324; fourth, thirty-nine; fifth, 322.

Number and kind of claims for which assessments have been made?

Answer. Five mortuary assessments.

What is the aggregate amount of one assessment or periodical call upon all members holding beneficiary certificates?

Answer. Mortuary fund, \$1,176; expense fund, \$1,498.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
KNIGHTS AND LADIES OF HONOR.

Organized under the laws of the State of Kentucky, made to the Auditor of State of the State
of Iowa, pursuant to the laws thereof.

President, L. B. LOCKARD.

Vice-President, H. FRENDENTHAL.

Secretary, C. W. HAWBY.

[Incorporated April, 1878, under Chapter 767; organized September, 1877. Commenced business, September, 1877.]

Home office: Rooms, 601 to 619 Leincke Building, Indianapolis, Indiana.

BALANCE SHEET

Amount of net ledger assets December 31st of previous year.....	\$ 37,549.92
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INCOME DURING YEAR.

As shown by the books of the organization December 31st.

Gross amount paid by members to the society, without deductions, as follows:

Dues for expenses, per capita tax.....	\$ 27,901.50
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Assessments: Mortuary, \$1,265,127.72; expense, \$72,440.09.....	1,337,567.81
--	--------------

Total paid by members.....	\$ 1,365,469.31
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Interest	235.99
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From all other sources, viz: Fines, \$216.00; postage stamps sold, \$10.57.....	226.57
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Expenses of 1899 refunded, \$13.86; supplies, \$4,514.81.....	4,528.67
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Salaries, expenses and commissions refunded.....	911.61
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Total income during the year.....	\$ 1,371,372.15
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Sum.....	\$ 1,408,922.07
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DISBURSEMENTS DURING YEAR.

As shown by the books at close of business December 31st.

Death claims.....	\$ 1,267,674.00
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Payments returned to beneficiary of deceased member.....	211.20
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Total paid to members.....	\$ 1,267,885.20
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Commissions, fees and salaries paid or allowed to agents and lodges for organization of subordinate bodies.....	58,737.60
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Salaries and expenses of managers and agents not paid by commissions	9,539.01
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Salaries and commissions advanced to grand lodges to be repaid	1,010.00
--	----------

Total amount of salaries, fees per diem, mileage, expenses paid to officers.....	13,402.16
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Salaries and other compensation of office employees.	12,444.05	
Rent, \$1,905.00; taxes, \$138.63; advertising, \$67,405.	2,717.68	
All other items, viz : Postage, \$1,461.24; legal expenses, \$2,280.03	3,741.27	
Official publication, \$8,950.00; insurance departments, \$303.00..	9,253.00	
Per capita tax refunded, \$103.50; surplus, \$7,088.31.	7,191.81	
Office furniture, \$1,600.00; general expenses, \$4,027.98.	5,627.98	
(Total expenses, footings of items 4 to 10, \$123,634.56.)		
Total disbursements		\$ 1,391,519.76
Balance.		\$ 17,402.31

LEDGER ASSETS.

As shown by books at home office at close of business on December 31st.

Book value of real estate (Schedule A), unincumbered.	\$ 3,834.00	
Book value of office furniture and fixtures.	2,006.93	
Agents and grand lodge debit balances, \$1,804.29; bills receivable, \$1,450.00.	3,254.29	
Deposited in bank, \$34,581.72; less warrants outstanding, \$26,274.63.	8,307.09	
Total net ledger assets, as per balance on page 1		\$ 17,402.31

NON-LEDGER ASSETS.

Interest due	\$ 10.60	
Per capita tax due.	1,100.00	
Assessments actually collected by subordinate bodies not yet turned over to supreme body.	109,800.00	
Total non-ledger assets.		\$ 110,910.60
Gross assets.		\$ 128,312.91
Furniture, fixtures and safes.		2,006.93
Total admitted assets.		\$ 126,305.98

NON-LEDGER LIABILITIES.

Losses adjusted not yet due (Schedule X).	\$ 20,000.00	
Losses in process of adjustment or reported, \$85,451.00; resisted, \$5,500 (Schedule X).	90,951.00	
Taxes, accounts, etc., due and accrued.	178.28	
Total liabilities.		\$ 111,129.28
Balance to protect contracts.		\$ 15,176.70
Comprised under the following funds:		
Mortuary.	\$ 108,382.49	
Expense.	17,923.49	
Total.	\$ 126,305.98	
Less liabilities.	111,129.28	
Total special funds.		\$ 15,176.70

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Iowa During Year.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of year)	51,799	\$61.660,000.00	107	\$ 115,000.00
Policies or certificates written or increased dur- ing the calendar year	8,955	7,764,000.00	24	24,500.00
Total	60,754	\$69,424,000.00	131	\$ 139,500.00
Deduct decreased or ceased to be in force during year	10,969	12,212,000.00	53	55,000.00
Total policies or certificates in force Decem- ber 31st (end of year)	49,785	\$57,212,000.00	78	\$ 84,500.00
Losses and claims unpaid December 31st (begin- ning of year)	165	\$ 221,250.00	.....	.....
Losses and claims incurred during the calendar year	965	1,163,000.00	1	1,000.00
Total	1,130	\$ 1,384,250.00	1	\$ 1,000.00
Losses and claims scaled down, compromised or paid during the year	1,042	1,273,299.00	1	1,000.00
Losses and claims unpaid December 31st (end of year)	88	110,951.00	.....	.....
Assessments collected during year	12	1,265,127.72	12	2,535.30

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid?

Answer. Subordinate lodges fix amount, usually \$3; paid at date of entry

Give amount of annual dues to subordinate bodies, and how paid.

Answer. Lodges fix amount, usually \$4.

When and how much of this is transferred to supreme body?

Answer. \$1 per year from social members only.

What is the maximum and minimum amount of the certificate or certificates issued on any one life?

Answer. \$500 and \$2,000.

Give limiting ages for admission.

Answer. 18 and 55 years.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

If so, state how the amount is guaranteed; does your insurance carry any dividend feature?

Answer. No.

Does the association issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or policies provided for?

Answer. No.

Does it undertake or promise to pay temporary or permanent disability benefits?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. Actuaries' table modified to fit our experience. Assessments made at attained age January 1, 1900, on all in order then, and at entry on all admitted since.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. No.

Has the society any emergency or reserve funds? For what purpose, how created, and where deposited?

Answer. None yet accumulated.

Are the officers, directors or trustees elected at an annual meeting of members?

Answer. No.

If not, how are they chosen?

Answer. At biennial meetings.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto.

Answer. It does not so agree.

Is a medical examination required before issuing a certificate to applicants.

Answer. Yes.

Are certificates issued to persons other than the families, heirs, relatives or dependents of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein?

Answer. Yes; except those compromised by agreement.

Does the society pay any commission or compensation to agents other than for organizing and resuscitating subordinate bodies?

Answer. No.

In what states is society doing business, and how many lodges in each?

Answer. Alabama, 18; Arkansas, 40; California, 16; Colorado, 3; Connecticut, 3; District Columbia, 1; Georgia, 5; Illinois, 123; Indiana, 54; Iowa, 5; Kansas, 4; Kentucky, 42; Maryland, 2; Massachusetts, 25; Michigan, 18; Minnesota, 1; Mississippi, 50; Missouri, 74; Nebraska, 1; New Hampshire, 5; New Jersey, 45; New York, 148; North Carolina, 19; Ohio, 60; Oregon, 2; Pennsylvania, 74; Rhode Island, 13; South Carolina, 22; Tennessee, 44; Texas, 106; Vermont, 1; Virginia, 2; West Virginia, 4; Wisconsin, 8.

What was the expected mortality for the year according to the actuaries' table of mortality?

Answer. \$107.21.

Has the association more than one class?

Answer. No.

Number and kind of claims for which assessments have been made.

Answer. Twelve during 1900.

What is the aggregate amount of one assessment or periodical call upon all members holding beneficiary certificates?

Answer. Mortuary fund, \$102,000; expense fund, \$8,000.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

KNIGHTS OF KADOSH.

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, F. H. PICKRELL.

First Vice-President, J. O. LENNING.

Secretary, C. M. CHITTENDEN.

Second Vice-President, JAS. A. GRAY.

[Incorporated, April 13, 1898.

Commenced business, September 13, 1898.]

Home office, 519, 520, 521, Iowa Loan and Trust building.

INCOME DURING YEAR.

As shown by the books of the organization December 31st.

Gross amount paid by members to the society, without deductions, as follows:

Dues for expenses, per capita tax, etc.....	\$	9.00	
Assessments: Mortuary.....		1,867.12	
Medical examiners fees paid by applicant.....		6,494.83	
Total paid by members	\$	8,370.95	
From all other sources, viz: Lodge supplies, \$49.48; Dep. on Ret., \$4.00; interest and discount, \$0.49; miscellaneous, \$1.41; bills payable, \$350.00; advanced by directors, \$5,000.00		5,405.38	
Total income during the year.....	\$	13,776.33	
Sum	\$	13,776.33	

DISBURSEMENTS DURING YEAR.

As shown by the books at close of business December 31st.

Death claims.....	\$	1,670.27	
Temporary disability.....		50.00	
Payments returned to applicants or members.....		5.65	
Total paid to members.....	\$	1,725.92	
Commissions, fees and salaries paid or allowed to agents for organization of subordinate bodies.....		3,485.02	
Salaries and other compensations of office employees.....		877.15	
Medical salaries or fees paid supreme or grand medical supervisors		320.80	
Rent, \$176.84; advertising and printing, \$927.50.....		1,104.34	
All other items, viz: Postage, express and telegraph... ..		412.59	
Official publication.....		257.57	
Insurance departments, \$56.35; miscellaneous, \$187.23.....		243.58	
Furniture and fixtures, \$240.69; lodge supplies, \$296.90.....		537.59	
(Total expenses, footing of items 4 to 10, \$7,238.64.)			
Total disbursements.....	\$	8,964.56	
Balance	\$	4,811.77	

LEDGER ASSETS.

As shown by books at home office at close of business on December 31st.

Cash in office, \$3,049.59; deposited in bank, \$1,762.18.....	\$	4,811.77	
Total	\$	4,811.77	
Deduct ledger liabilities:			
Personal or agents' credit balances, \$4,000.00; borrowed money, \$350.00		4,350.00	
Total net ledger assets, as per balance on page 1	\$	461.77	

NON-LEDGER ASSETS.

Assessments dues actually collected by subordinate bodies not yet turned over to supreme body.....	\$	2,477.93	
Total non-ledger assets.....		2,477.93	
Gross assets.	\$	2,939.70	

Deduct assets not admitted:

Excess of item 14 of assets over item 2 of liabilities.....\$	728.19
Total.....	\$ 728.19
Total admitted assets.....	\$ 2,211.51

NON-LEDGER LIABILITIES.

Losses in process of adjustment or reported.....\$	1,623.07
Advance assessments.....	126.67
Total liabilities.....	\$ 1,749.74
Balance to protect contracts.....	\$ 461.77

Comprised under the following funds:

Mortuary.....\$	147.22
Expense.....\$	314.55

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in State of Iowa During Year.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31st (beginning of year).....	341	\$ 510,500.00	34	\$ 510,000.00
Policies or certificates written or increased during the calendar year.....	2,943	4,698,500.00	641	905,500.00
Total.....	3,284	\$ 5,209,000.00	982	\$ 1,415,500.00
Deduct decreased or ceased to be in force during year.....	682	911,500.00	429	565,000.00
Total policies or certificates in force December 31st (end of year).....	2,602	\$ 4,297,500.00	553	\$ 850,500.00
Losses and claims incurred during the calendar year.....	11	2,870.27	2	357.00
Total.....	11	\$ 2,870.27	2	\$ 357.00
Losses and claims unpaid December 31st (end of year).....	4	1,623.07		
Assessments collected during year ...	12	7,468.45	12	

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid?

Answer. \$6.50 paid by applicants.

Give amount of annual dues to subordinate bodies, and how paid. When and how much of this is transferred to supreme body?

Answer. Subordinate lodges regulate the amount of dues.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. \$500 to \$2,000.

Give limiting ages for admission.

Answer. 18 to 55.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

Does it undertake or promise to pay temporary or permanent disability benefits.

Answer. Yes, accident and old age.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. American table, age at entry.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. Yes.

What amount and for what purpose?

Answer. Accident and old age.

Has the society any emergency or reserve funds?

Answer. No.

Are the officers, directors or trustees elected at an annual meeting of members?

Answer. No.

If not, how are they chosen?

Answer. Biennial meeting of representatives.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto.

Answer. Does not so agree.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families, heirs, relatives or dependents of the member?

Answer. Yes, legal representative.

Are assignments of certificates to other than such persons allowed?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein?

Answer. Pays not to exceed one assessment for the benefit fund from the membership.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies?

Answer. No.

In what states is society doing business, and how many lodges in each?

Answer. California (2), Iowa (14), Texas (27), North Carolina (8), Tennessee (14), Mississippi (24), Arkansas (3), Washington (2), Georgia (3), Kentucky (10), Virginia (1), Alabama (3), Indian Territory (3), Pennsylvania (2), Montana (1), Colorado (1).

What was the expected mortality for the year according to the actuaries' table of mortality?

Answer. None computed.

Has the association more than one class?

Answer. No.

What is the aggregate amount of one assessment or periodical call upon all members holding beneficiary certificates?

Answer. Mortuary fund, \$402.18; expense fund, \$1,369.82 (for November, 1900).

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
"KATOLICKY DELNIK" (CATHOLIC WORKMAN).

Organized under the laws of the State of Minnesota, made to the Auditor of State of the State of
Iowa, pursuant to the laws thereof.

President, MAT. WACEK. First-Vice-President, M. J. PAVEL.
Secretary, JOSEPH HOVORKA. Next Vice-President, CHAS. ANDERA, Spillville, Iowa.
Next Secretary FRANK MONDRY.

Incorporated December 22, 1891, under general laws of 1873. Title 3, chapter 34, voluntary
association.

[Organized, September, 1891. Commenced business, December 22, 1891.]

Home office, Le Sueur Center, Minnesota.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year.... \$ 13,253.01

INCOME DURING YEAR.

As shown by the books of the organization December 31st.

Gross amount paid by members to the society, without deduc-
tions, as follows:

Gross amount of membership fees (initiation for reserve).....	\$ 776.66
Dues for expenses, per capita tax, etc., stationery (for general fund).....	3,350.57
Assessments: Mortuary, \$12,081.02; therefrom 10 per cent is set aside for reserve fund and 5 per cent for old age and disability fund.....	12,081.02
Medical examiners' fees paid by applicant ...	165.50
Total paid by members.....	\$ 16,374.15
Interest	634.21
Total income during year.....	\$ 17,008.36
Sum	\$ 30,291.37

DISBURSEMENTS DURING YEAR.

As shown by the books at close of business December 31st:

Death claims.....	\$ 2,000.00
Total paid to members.....	\$ 2,000.00
Commissions, fees and salaries paid or allowed to agents for organ- ization of subordinate bodies.....	562.00
Total amount of salaries, fees per diem, mileage, expenses paid to officers.....	1,134.10

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Salaries and other compensation of office employes.....	125.00	
Medical salaries or fees paid supreme or grand medical supervisors	165.50	
Rent, \$36.00; advertising and printing, \$317 10.....	353.10	
All other items, viz.: Postage, express and telegraph, \$247 85; legal expenses, \$10.00; official publication, \$9.00; insurance departments, \$60.00; miscellaneous, \$80.00 (for official bonds)	406.85	
(Total expenses, footings of items 4 to 10, \$2,746.55.)		
Total disbursements.....		\$ 4,746.55
Balance		\$ 25,544.82

LEDGER ASSETS.

As shown by books at home office at close of business on December 31st.

Mortgage loans on real estate (Schedule B), first liens.....	\$ 9,600.00	
Cash deposited in bank by treasurer reserve fund	2,294 86	
Cash deposited in bank by supreme treasurer.....	13,649.96	
Total net ledger assets as per balance on page 1.....		\$ 25,544.82

NON-LEDGER ASSETS

Interest due, \$30.00; accrued, \$200.00; total.....	\$ 230.00	
Assessments actually collected by subordinate bodies not yet turned over to supreme body (but not to exceed the uncalled amount included in item 2 of liabilities)	1,056.98	
Total non-ledger assets		\$ 1,286.98
Deduct assets not admitted:		
Furniture, fixtures and safes, supplies, printed matter, station- ery, etc.....	900.00	
Total.....		\$ 900.00

NON-LEDGER LIABILITIES.

Mortuary assessments collected by branches in advance.....	\$ 1,056.98	
Salaries, rents, expenses, taxes, bills, accounts, fees, etc., due and accrued....	230.00	
Total liabilities		\$ 1,286.98
Balance to protect contract.		\$ 25,544.82

Comprised under the following funds:

Widows' and orphans' fund.....	\$ 12,869.98	
Reserve	10,757.10	
Old age and disability fund.....	1,137.76	
General fund.....	779.98	
Total special funds		\$ 25,544.82

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in State of Iowa During Year.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of year).....	1,222	\$ 1,591,000.00	114	\$ 132,500.00
Policies or certificates written or increased during the calendar year.....	327	398,000.00	18	24,000.00
Total.....	1,549	\$ 1,989,000.00	132	\$ 156,500.00
Deduct decreased or ceased to be in force during year.....	86	111,500.00	5	6,000.00
Total policies or certificates in force December 31st (end of year).....	1,463	\$ 1,877,500.00	127	\$ 150,500.00
Losses and claims unpaid December 31st (beginning of year).....	1	1,000.00	.....	.....
Losses and claims incurred during the calendar year.....	1	1,000.00	.....	.....
Total.....	2	\$ 2,000.00		.....
Losses and claims scaled down, compromised or paid during the year.....	2	2,000.00	.....	.....
Assessments collected during year.....	.....	15,431.59	.....	.....

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee and how paid.

Answer. 10 cts. for each year of applicant's age, paid with application for reserve fund.

Give amount of annual dues to subordinate bodies, and how paid. When and how much of this is transferred to supreme body?

Answer. A per capita tax at 50 cents quarterly, each member alike, is paid to supreme council through the branches.

What is the maximum and minimum amount of the certificate or certificates issued on any one life? Give limiting ages for admission.

Answer From 18 to 45. Nearest birthday determining applicant's age.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. Yes.

If so, state how the amount is guaranteed; does your insurance contain any dividend feature?

Answer. No dividend feature. Special (additional) assessment, not to exceed six in any one year, may be levied, and beyond that the reserve fund may be drawn upon.

Does the society issue endowment certificates or policies, or undertake or promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. No.

Does it undertake or promise to pay temporary or permanent disability benefits?

Answer. None, except to pay assessments for disabled members and for all those living beyond expectancy.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer Graded table.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. In age of entry. 24 grades (classes) according to age, from 18 to 24, according to constitution.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. Yes.

If so, what amount, and for what purpose?

Answer. 10 per cent. for reserve fund, 5 per cent. for old age and disability fund.

Has the society an emergency or reserve funds? For what purpose, how created, and where deposited?

Answer. Yes. To pay death benefits therefrom in case of emergency. All initiation fees 10 per cent of mortuary, and interest thereof goes into the reserve fund; \$10,757.10 is the amount loaned on first mortgages.

Are the officers, directors or trustees elected at an annual meeting of members?

Answer. At biennial meeting.

If not, how are they chosen?

Answer. Biennial meeting of supreme council, supreme officers and supreme delegates.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto.

Answer. Explained in question four herein.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families, heirs, relatives, or dependents of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed? If so, state governing rules.

Answer. No.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein?

Answer. Yes.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies?

Answer. No.

In what states is society doing business and how many lodges in each?

Answer. In Ohio, 1, Maryland, 1 Pennsylvania, 1 we ceased to admit new members; Minnesota, 14; Nebraska, 23; Iowa, 6; North Dakota, 4; Illinois, 3; Texas, 3; Wisconsin, 1; South Dakota, 1; Kansas, 1.

What was the expected mortality for the year, according to the actuaries' table of mortality?

Answer. No table was made; however, mortality was far below expectation.

Has the association more than one class?

Answer. Yes, ordinary class and hazardous class.

If so, how many, and amount of indemnity in each?

Answer. Amount of insurance, \$500, \$1,000 and \$2,000.

Number of members in each class.

Answer. Very small per cent in hazardous class.

Number and kind of claims for which assessments have been made?

Answer. 12, mortuary assessments.

What is the aggregate amount of one assessment or periodical call upon all members holding beneficiary certificates?

Answer. Mortuary fund, \$1,000; expense fund, \$650. Gross amount of 12 mortuary assessments, \$12,081.02; gross amount of 4 per capita assessments, \$3,350.57.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

LOYAL MYSTIC LEGION OF AMERICA.

Organized under the laws of the State of Nebraska, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, J. B. HEARTWELL.

First Vice-President, JAMES T. OGDEN.

Secretary, GEO. O. CHURCHILL.

Second Vice-President, L. J. SCHAUFELBERGER.

[Incorporated, February 24, 1892, under law of 1887, approved March 29, 1887, chapter 18, voluntary association. Commenced business March 21, 1892.]

Home office, Hastings, Nebraska.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year \$ 72,954.87

INCOME DURING YEAR.

As shown by the books of the organization December 31st.

Gross amount paid by members to the society, without deductions.
as follows:

Dues for expenses, per capita tax, etc.....	\$ 7,689.12	
Assessments: Mortuary, \$32,727.12; reserve, \$1,529.16; expense, \$5,488.70	39,744.98	
Total paid by members.....	\$ 47,434.10	
Interest	1,778.49	
From all other sources, viz: Sale of supplies, etc.....	4,384.19	
Total income during the year.....	\$ 53,596.78	
Sum	\$ 126,551.65	

DISBURSEMENTS DURING YEAR.

As shown by the books at close of business December 31st.

Death claims.....	\$ 31,500.00	
Total paid to members.....	\$ 31,500.00	
Commissions, fees and salaries paid or allowed to agents for organization of subordinate bodies	9,675.75	
Total amount of salaries, fees per diem, mileage, expenses paid to officers	3,700.00	
Amount paid to each: President, \$300; secretary, \$2,200; treas- urer, \$1,200.		
Salaries and other compensation of office employees.	977.05	
Medical salaries or fees paid supreme or grand medical super- visors	1,001.00	
Rent, \$150; taxes, \$56.55; advertising and printing, \$1,060.74...	1,267.29	
All other items, viz: Postage, express and telegraph, \$485.88; official publication, \$490; insurance departments, \$90; reserve fund notes cancelled and destroyed	9,094.63	
Total disbursements.....	\$ 58,281.60	
Balance.....	\$ 68,270.05	

LEDGER ASSETS.

As shown by the books at home office at close of business Decem-
ber 31st.

Book value of real estate (Schedule A), unincumbered.....	\$ 3,357.25	
Mortgage loans on real estate (Schedule B), first liens.....	13,175.00	
Book value of bonds (excluding interest) and stocks owned abso- lutely (Schedule D).....	400.00	
Cash deposited in bank.....	13,341.80	
Reserve fund notes.....	37,996.00	
Total.....	\$ 68,270.05	
Total net ledger assets, as per balance on page 1.....	\$ 68,270.05	

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NON-LEDGER ASSETS.

Interest	\$ 183.06	.
Assessments actually collected by subordinate bodies not yet turned over to supreme body (but not to exceed the uncalled amount included in item 2 of liabilities)	3,754.46	
Total non-ledger assets.....	\$ 3,937.52	
Gross assets.....	\$ 72,207 57	
Deduct assets not admitted:		
Excess of item 14 of assets over item 2 of liabilities.....	\$ 3,754.46	
Total	\$ 3,754.46	
Total admitted assets.	\$ 68,453.11	

NON-LEDGER LIABILITIES.

Balance to protect contracts	\$ 68,453.11	
Comprised under the following funds:		
Mortuary (less amount thereof included in liabilities and assets not admitted)	\$ 1,243.27	
Reserve (less amount thereof included in liabilities and assets not admitted).....	63,328.42	
Emergency (less amount thereof included in liabilities and assets not admitted)	3,834.76	
Expense (less amount thereof included in liabilities and assets not admitted)... ..	46.66	
Total special funds.....	\$ 68,453.11	

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in State of Iowa During Year.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (be- ginning of year)	4,560	\$ 6,350,000.00	318	\$ 402,000.00
Policies or certificates written or increased during the calendar year	1,941	2,416,500.00	123	162,000.00
Total	6,501	\$ 8,766,500.00	441	\$ 564,000.00
Deduct decreased or ceased to be in force during year	774	1,013,500.00	98	111,500.00
Total policies or certificates in force Decem- ber 31st (end of year)	5,727	\$ 7,753,000.00	343	\$ 452,500.00
Losses and claims incurred during the calendar year	22	31,500.00	.....	.....
Total.....	22	\$ 31,500.00	.....	.....
Losses and claims scaled down, compromised or paid during the year	22	31,500.00	.....	.....
Losses and claims unpaid December 31st (end of year) .....	.....	.....	.....	.....
Assessments collected during year.....	12	39,595.29	12	1,760.25

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid?

Answer. Three dollars.

Give amount of annual dues to subordinate bodies, and how paid. When and how much of this is transferred to supreme body?

Answer. Per capita tax, \$2.00 per member per annum regardless of amount of certificate to supreme body. Sub-committee make own local dues in addition.

What is the maximum and minimum amount of the certificate or certificates issued on any one life?

Answer. \$2,000 and \$500.

Give limiting ages for admission?

Answer. Eighteen to fifty-five years.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

If so, state how the amount is guaranteed; does your insurance contain any dividend feature?

Answer. No.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. No.

Does it undertake or promise to pay temporary or permanent disability benefits?

Answer. Yes.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment?

Answer. Actuaries' table of mortality; age at entry.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. Yes.

If so, what amount, and for what purpose?

Answer. Twenty per cent of all assessments goes to reserve fund; 80 per cent of first twelve assessments of new members goes to expense fund.

Has the society an emergency or reserve fund?

Answer. Yes.

For what purpose, how created, and where deposited?

Answer. To assist to pay benefits in excess of twelve assessments in one year; 80 per cent of each assessment; in real estate and farm loans.

Are the officers, directors or trustees elected at an annual meeting of the members?

Answer. No.

If not, how are they chosen?

Answer. Quadrennially.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto?

Answer. Does not.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families heirs, relatives or dependents of the members?

Answer. No.

Are assignments of certificates to other than such persons allowed? If so, state governing rules?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein?

Answer. Yes.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies?

Answer. No.

In what states is society doing business, and how many lodges in each?
Answer. California, six; Colorado, one; Idaho, one; Indiana, four; Iowa, fourteen; Kansas, three; Michigan, four; Minnesota, eleven; Nebraska, 100; Oklahoma, three; Pennsylvania, five.
What was the expected mortality for the year according to the actuaries' table of mortality?
Answer. 12.316 per thousand; mean number in force at each age, or a total of 63.3515.
Has the association more than one class?
Answer. No.
Number and kind of claims for which assessments have been made?
Answer. Twenty-two death claims.
What is the aggregate amount of one assessment or periodical call upon all members holding beneficiary certificates?
Answer. Mortuary fund, \$3,754.46.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
MODERN BROTHERHOOD OF AMERICA.

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.
President, T. B. HANLEY. Vice-President, J. W. ROE.
Secretary, A. C. ELLIOTT.
[Incorporated March 20, 1897, under act general assembly; approved April 3, 1896, chapter 21.]
Voluntary association,
Organized March 20, 1897. Commenced business April 5, 1897.
Home office, Tipton, Iowa.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year..... \$ 29,304.35

INCOME DURING THE YEAR.

As shown by the books of the organization December 31st.
Gross amount paid by members to the society, without deductions, as follows:

Dues for expenses, per capita tax, etc.....	\$ 38,976.02
Assessments: Mortuary, \$110,716.11; reserve, \$20,639.45....	131,355.56
Total paid by members.....	\$ 170,331.58
Interest	1,597.27
From all other sources, viz.:	
Certificate fees.....	1,030.00
Supplies.	2 628.80
Total income during the year.....	\$ 175,587.65
Sum	\$ 204,892.00

DISBURSEMENTS DURING YEAR.

As shown by the books at close of business, December 31st.
Death claims, \$92,500; permanent disability claims, \$1,000 \$ 93,500.00
Temporary disability 9,252.40
Total paid to members..... \$ 102,752.40

Total amount of salaries, fees per diem, mileage, expenses paid to officers..... 7,249.95

Amount paid to each:

T. B. Hanley, supplies for president..... \$ 2,749.98
A. C. Elliott, supplies for secretary..... 1,999.97
J. H. Coult, supplies for treasurer 1,450.00
George Beatty, supplies for vice-president .. 1,050.00
Salaries and other compensation of office employes..... 3,939.30
Rent, \$222.50; supplies for use, advertising and printing, \$2,656.12 2,878.62

All other items, viz.:

Postage, express and telegraph..... \$ 2,176.10
Legal expenses 1,151.62
Field work.... .. 14,547.34
Official publication 2,120.48
Insurance departments 420.46
Miscellaneous..... 1,544.52
Office expenses 258.67
Mileage and per diem..... 2,169.47
Office fixtures 272.70
Prize buttons 276.75
Supplies, resale..... 2,172.49
Expense supreme convention 1,428.47 28,739.07

Total disbursements..... \$ 145,559.34
Balance \$ 59,332.66

LEDGER ASSETS.

As shown by books at home office at close of business on December 31st.

Mortgage loans on real estate (Schedule B), first liens \$ 40,800.00
Cash deposited in bank..... 18,532.66
Total net ledger assets, as per balance on page 1..... \$ 59,332.66

NON-LEDGER ASSETS.

Interest accrued \$ 1,578.95
Assessments actually collected by subordinate bodies not yet turned over to supreme body (but not to exceed the uncalled amount included in item 2 of liabilities) ... 19,688.00
Total non-ledger assets..... \$ 21,266.95
Gross assets \$ 80,599.61
Deduct assets not admitted:
Excess of item 14 of assets over item 2 of liabilities 5,688.00
Total admitted assets..... \$ 74,911.61

NON-LEDGER LIABILITIES.

Losses in process of adjustment or reported, \$11,950.00; resisted, \$2,050 (Schedule X). \$ 14,000.00
Total liabilities..... \$ 14,000.00
Balance to protect contracts..... \$ 60,911.61

Comprised under the following funds:

Mortuary (less amount thereof included in liabilities and assets not admitted) ..	8,579.42
Reserve (less amount thereof included in liabilities and assets not admitted) ..	51,928.30
Expense (less amount thereof included in liabilities and assets not admitted) ..	403.89
Total special funds.....	\$ 60,911.61

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year		Business in State of Iowa During Year.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31st (beginning of year).....	16,098	\$ 25,297,500.00	8,495	\$ 13,626,000.00
Policies or certificates written or increased during the calendar year.	8,112	11,879,000 00	2,077	3,118,500.00
Total.....	24,210	\$ 37,176,500.00	10,572	\$ 16,744,500.00
Deduct decreased or ceased to be in force during year.....	1,544	2,278,000.00	541	815,000.00
Total policies or certificates in force December 31st (end of year).....	22,666	\$ 34,898,500.00	10,031	\$ 15,929,500.00
Losses and claims unpaid December 31st (beginning of year).....	2	\$ 3,000.00	2	\$ 3,000.00
Losses and claims incurred during the calendar year.....	101	99,752.40	53	\$ 41,352 40
Total.....	103	\$ 102,752.40	55	\$ 47,352.40
Losses and claims scaled down, compromised or paid during the year.....	103	\$ 102,752 40	55	\$ 47,352.40
Assessments collected during year.....	7	110,716 11	7	57,076.23

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid?
Answer. \$5.00 on \$500.00 and \$1,000.00 certificates, \$6.00 on \$2,000.00 certificates, \$7.00 on \$3,000.00 certificates. Collected by deputy.

Give amount of annual dues to subordinate bodies, and how paid. When and how much of this is transferred to supreme body.
Answer. \$2.00 per year paid quarterly to supreme body. Sub lodges may levy additional amount for local expenses.

What is the maximum and minimum amount of the certificate or certificates issued on any one life?
Answer. \$3,000.00, \$2,000.00, \$1,000.00, \$500.00.

Give limiting ages for admission?
Answer. Eighteen to fifty.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?
Answer. No.

If so, state how the amount is guaranteed; does your insurance contain any dividend feature?
Answer. No.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?
Answer. No.

Does it undertake or promise to pay temporary or permanent disability benefits?
Answer. Yes.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?
Answer. Graded.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment?

Answer. Levied at age of entry.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. Yes.

If so, what amount, and for what purpose?

Answer. Certain accident, permanent disability, and old age disability claims.

Has the society any emergency or reserve funds? For what purpose, how created, and where deposited?

Answer. \$3.00 is required of each \$1,000.00 insurance in force distributed over five years to pay assessments exceeding twelve in any one year, deposited in First National bank, Elmore, Minnesota, until invested in mortgages or bonds.

Are the officers, directors or trustees elected at an annual meeting of members?

Answer. No.

If not, how are they chosen?

Answer. By the members every two years.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto?

Answer. We do not so agree.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families, heirs, relatives or dependents of the member?

Answer. Yes.

Are assignments of certificates to other than such persons allowed? If so, state governing rules?

Answer. Issue certificates payable to legal representatives.

Has the society paid all its death claims in full, and has it the ability to continue to pay certificates or policies to the full limit named therein?

Answer. It has.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies?

Answer. No.

In what states is society doing business, and how many lodges in each?

Answer. Iowa, 341; Minnesota, 165; Missouri, 96; Nebraska, 71; Ohio, 8; Kansas, 29; South Dakota, 62; Michigan, 11; North Dakota, 1; Oregon, 1.

What is the aggregate amount of one assessment or periodical call upon all members holding beneficiary certificates?

Answer. Mortuary fund, \$18,000.00; expense fund, \$11,700.00; reserve fund, \$5,000.00.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

MODERN WOODMEN OF AMERICA.

Organized under the laws of the State of Illinois, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

Head Consul, W. A. NORTHCOTT.

Head Clerk, C. W. HAWES.

[Incorporated May 5, 1884. Commenced business January 2, 1883.]

Home office, Rock Island, Ill.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year.....

\$ 578,620.15

INCOME DURING YEAR.

As shown by the books of the organization December 31st.

Gross amount paid by members to the society, without deductions,
as follows:

Dues for expenses, per capita tax, etc.....	\$ 492,871.00	
Assessments: Mortuary.....	4,366,714.00	
Total paid by members.....	\$ 4,859,585.00	
Interest, \$4,344.24; rent, \$405.....	4,749.24	
From all other sources, viz: By benefit order issued 1899, canceled 1900	2,000.00	
Cert. fee, \$12,440.25; supplies sold, \$86,281.02; Adv. Off. paper, \$7,619.58; old type sold, \$2,138.19; Div. bank Com., \$1.58.....	108,480.62	
Total income during the year		\$ 4,974,814.86
Sum.....		\$ 5,553,435.01

DISBURSEMENTS DURING YEAR.

As shown by the books at close of business December 31st.

Death claims.....	\$ 4,179,364.30	
Payments returned to applicants or members.....	1,787.10	
Total paid to members.....	\$ 4,181,151.40	
Commissions, fees and salaries paid or allowed to agents for organization of subordinate bodies ..	119,912.03	
Total amount of salaries, fees per diem, mileage, expenses paid to officers ..	36,709.33	
Salaries and other compensation of office employees.....	86,746.33	
Rent, \$180; taxes, \$1,421.60; advertising and printing, \$36,774.65..	38,376.25	
All other items, viz: Postage, express and telegraph, \$38,037.93; legal expenses, \$14,161.45; governing bodies, \$2,080.80; official publication, \$68,733.48; insurance departments, \$860.75; miscellaneous, \$14,728.28; expenses head physician, \$3,513.03; supplies purchased, \$61,264.84.....	203,380.56	
(Total expenses, footings of items 4 to 10, \$485,125.02.)		
Total disbursements.....		\$ 4,666,276.42
Balance.....		\$ 887,158.59
Less depreciation of assets reported 1899.....		37,366.22
Net ledger balance.....		\$ 849,792.37

LEDGER ASSETS.

As shown by the books at home office at close of business December 31st.

Book value of real estate (Schedule A), unincumbered.....	\$ 147,761.38	
Furniture.....	51,088.77	
Library.....	1,773.60	
Cash in hands head banker	649,168.62	
Total.....	\$ 849,792.37	
Total net ledger assets, as per balance on page 1....		\$ 849,792.37

NON-LEDGER ASSETS.

Interest accrued on bank deposits	\$ 4,156.25
Rents accrued.....	17.50

Assessments actually collected by subordinate bodies not yet turned over to supreme body (but not to exceed the uncalled amount included in item 2 of liabilities).....		438,000 00	
Total non-ledger assets.....			\$ 442,173.75
Gross assets.			\$ 1,291,966 12
Deduct assets not admitted:			
Furniture, fixtures and safes		\$ 51,088 77	
Library.....		1,773.60	
Total.....			\$ 52,862.37
Total admitted assets.....			\$ 1,239,103.75

NON-LEDGER LIABILITIES.

Losses adjusted, due and unpaid.....	\$ 41,285.70	
Losses in process of adjustment or reported, \$416,500; resisted, \$58,500 (Schedule X)....	475,000.00	
Salaries, rents, expenses, taxes, bills, accounts, fees, etc., due and accrued.....	17,139 30	
Total liabilities		\$ 533,425.00
Balance to protect contracts.....		\$ 705,678 75
Comprised under the following funds:		
Mortuary.....	\$ 267,567.50	
Expense.	438,111.25	
Total special funds.....		\$ 705,678.75

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Iowa During the Year.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31st (beginning of year).....	428,361	\$ 786,811,000.00	55,925	\$ 102,906,000.00
Policies or certificates written or increased during the calendar year	140,217	226,295,000.00	14,912	24,317,000.00
Total	568,578	1,013,106,000.00	70,837	\$ 127,223,000.00
Deduct decreased or ceased to be in force during year.....	30,720	47,952,500.0	3,566	5,595,500.00
Total policies or certificates in force December 31st (end of year)...	537,858	\$ 965,153,500.00	67,271	\$ 121,627,500.00
Losses and claims unpaid December 31st (beginning of year).....	249	477,250.00	21	42,000 00
Losses and claims incurred during the calendar year.....	2,287	4,274,500.00	277	529,000.00
By benefit order issued 1899, canceled 1900...	1	2,000.00		
Total	2,537	4,753,750.00	298	571,000.00
Losses and claims scaled down, compromised or paid during the year.....	2,254	4,237,464.30	266	508,214.30
Losses and claims unpaid December 31st (end of year)	283	516,285.70	32	62,785.70
Assessments collected during year.....	11	4,366,714.00	11	562,589 00

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid.
Answer. Entrance fee established by by-laws at \$5.00. No part comes into funds of head camp. Goes to local camp or organizer.

Give amount of annual dues to subordinate bodies, and how paid. When and how much of this is transferred to supreme body?

Answer. \$1.00 per annum, collected semi-annually from each member.

What is the maximum and minimum amount of the certificate or certificates issued on any one life?

Answer. \$3,000.00 and \$500.00.

Give limiting ages for admission.

Answer. Eighteen to 45 years.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. No.

Does it undertake or promise to pay temporary or permanent disability benefits?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. According to age at joining.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. On age at entry.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. No.

Has the society any emergency or reserve funds? For what purpose, how created, and where deposited?

Answer. No.

Are the officers, directors or trustees elected at an annual meeting of members?

Answer. Biennially.

If not, how are they chosen?

Answer. At biennial meeting of head camp.

Is medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families, heirs, relatives or dependents of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed? If so, state governing rules.

Answer. No.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein?

Answer. Yes.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies?

Answer. No.

In what states is society doing business, and how many lodges in each?

Answer. Illinois, 1,479; Iowa, 1,008; Wisconsin, 744; Kansas, 814; Nebraska, 595; Minnesota, 666; Michigan, 498; South Dakota, 230; North Dakota, 186; Missouri, 906; Indiana, 399; Ohio, 261; West Virginia, 70; Pennsylvania, 191; Wyoming, 29; Montana, 53; Idaho, 56; Washington, 158; Oregon, 70; California, 93; Colorado, 94; Oklahoma Territory, 175; Indian Territory, 30; Maryland, 18; Delaware, 3; New Jersey, 17; New York, 58; Connecticut, 19; Rhode Island, 8; Vermont, 23; Maine, 29.

What is the aggregate amount of one assessment or periodical call upon all members holding beneficiary certificates?

Answer. Mortuary fund, \$438,000.00.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
MUTUAL PROTECTIVE LEAGUE.

Organized under the laws of the State of Illinois, made to the Auditor of State of the State
of Iowa, pursuant to the laws thereof.

President, THOS. M. JETT

Chief Executive, E. E. BURSON.

Secretary, J. R. PAISLEY.

[Incorporated, April 15, 1897, under laws governing fraternal beneficiary societies of 1893.
Amended 1895. Approved June 21, 1895. Commenced business, April 15, 1897.]

Home office, Litchfield, Illinois.

BALANCE SHEET

Amount of net ledger assets December 31st of previous year..... \$ 11,949.62

INCOME DURING YEAR.

As shown by the books of the organization December 31st.

Gross amount paid by members to the society, without deductions
as follows:

Dues for expenses, per capita tax, etc.....	\$ 12,282.53	
Assessments: Mortuary.....	58,547.89	
Total paid by members.....	\$ 70,830.42	
Interest.....	150.00	
From all other sources, viz: Certificate fees, \$1,412.40; charter fees, \$227.57; supplies, \$1,288.73; miscellaneous, \$217.32....	3,146.02	
Total income during the year.....		\$ 74,126.44
Sum.....		\$ 86,076.06

DISBURSEMENTS DURING YEAR.

As shown by the books at close of business December 31st.

Death claims, \$56,400; permanent disability claims, \$500.....	\$ 56,900.00
Payments returned to applicants or members.....	38.44
Total paid to members.....	\$ 56,938.44
Commissions, fees and salaries paid or allowed to agents for organization of subordinate bodies.....	1,561.71
Amount paid to each: President, \$116.64; vice-president, \$1,- 679.88; secretary, \$1,679.88; treasurer, \$425.03; directors and auditing committee, \$1,112.41; attorney, \$137.44.....	5,151.28
Salaries and other compensation of office employes....	1,114.50
Rent, \$150.00; advertising and printing, \$626.65.....	776.65

All other items, viz: Postage, express and telegraph, \$948.00; legal expenses, \$64.75; governing bodies, \$1,656.03; official publication, \$671.90; insurance departments, \$81.00; miscellaneous, \$265.64; office furniture, \$182.30; supplies for resale \$726 09; interest \$70.00.....			4,665.71	
(Total expenses, footings of items 4 to 10, \$13,269.85.)				
Total disbursements.....				\$ 70,208.29
Balance.....				\$ 15,867.77

LEDGER ASSETS.

As shown by books at home office at close of business December 31st.

Book value of bonds (excluding interest) and stocks owned absolutely (Schedule D).....	\$ 8,164.38	
Deposited in bank.....	7,703.39	
Total.....	\$ 15,867.77	
Total net ledger assets, as per balance on page 1.....		\$ 15,867.77

NON-LEDGER ASSETS.

Interest accrued.....	\$ 37.50	
Market value of bonds and stocks over book value (Schedule D)	160.62	
Assessments actually collected by subordinate bodies not yet turned over to supreme body.....	13,350.00	
Office furniture, \$495.28; supplies, \$975.00; accounts due, good, \$527.68.....	1,997.96	
Total non-ledger assets.....		\$ 15,546.08
Gross assets.....		\$ 31,413.85
Deduct assets not admitted:		
Furniture, fixtures and safes, supplies, printed matter, stationery, etc.....	\$ 1,997.96	
Total.....		\$ 1,997.96
Total admitted assets.....		\$ 29,415.89

NON-LEDGER LIABILITIES.

Losses in process of adjustment or reported, \$10,250; resisted, \$3.100 (Schedule X).....	\$ 13,350.00	
Total liabilities.....		\$ 13,350.00
Balance to protect contracts.....		\$ 16,065.89
Comprised under the following funds:		
Mortuary (less amount thereof included in liabilities and assets not admitted)	\$ 762.68	
Reserve (less amount thereof included in liabilities and assets not admitted).....	14,072.02	
Expense (less amount thereof included in liabilities and assets not admitted).....	1,033.07	
Total special funds.....		\$ 15,867.77

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in State of Iowa During Year.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31st (beginning of year)	7,817	\$ 11,872,500.00	251	\$ 410,000.00
Policies or certificates written or increased during the calendar year.....	3,973	5,404,000.00	62	90,500.00
Total.....	11,790	\$ 17,276,500.00	313	\$ 500,500.00
Deduct decreased or ceased to be in force during year	1,107	1,525,000.00	18	27,000.00
Total policies or certificates in force Decem- ber 31st (end of year).....	10,683	\$ 15,751,500.00	295	\$ 473,500.00
Losses and claims unpaid December 31st (begin- ning of year).....	4	\$ 5,300.00	.....	.....
Losses and claims incurred during the calendar year	46	54,550.00	1	\$ 900.00
Total.....	50	\$ 59,850.00	1	\$ 900.00
Losses and claims scaled down, compromised or paid during the year.....	40	46,500.00	.....	.....
Losses and claims unpaid December 31st (end of year)	10	\$ 13,350.00	1	\$ 900.00
Assessments collected during year.....	8	58,547.80	8	2,077.00

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee and how paid.

Answer. \$2.50, \$4, \$5 for \$500, \$1,000 or \$2,000 certificate respectively. Paid by applicant on entry.

Give amount of annual dues to subordinate bodies, and how paid. When and how much of this is transferred to supreme body?

Answer. \$1. All transferred to supreme body in semi-annual payments.

What is the maximum and minimum amount of the certificate or certificates issued on any one life?

Answer. \$2,000 and \$500.

Give limiting ages for admission.

Answer. Not under 18 years and 50 years at nearest birthday.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. Yes.

If so, state how the amount is guaranteed; does your insurance contain any dividend feature?

Answer. By assessments on the members and guaranty fund. No dividend.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer No.

Does it undertake or promise to pay temporary or permanent disability benefits?

Answer. Pays permanent disability benefit.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. No.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. Assessment rates are based on age at entry.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. No.

Has the society any emergency or reserve funds?

Answer. Yes.

For what purpose, how created, and where deposited?

Answer. For the payment of death and disability claims, created by deducting from certificate of members who die during first, second and third years of membership, 30, 20 and 10 per cent respectively, invested in United States bonds.

Are the officers, directors or trustees elected at an annual meeting of members?

Answer. No.

If not, how are they chosen?

Answer. Triennially at meeting of members.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto?

Answer. It does not.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families, heirs, relatives or dependents of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed? If so, state governing rules.

Answer. No.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein?

Answer. Yes.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies?

Answer. No.

In what state is society doing business, and how many lodges in each?

Answer. Indiana, 5; Illinois, 219; Iowa, 9; Missouri, 13; Nebraska, 6; Kansas, 6; Oklahoma Territory, 7; Arizona, 1.

Has the association more than one class?

Answer. No.

What is the aggregate amount of one assessment or periodical call upon all members holding beneficiary certificates?

Answer. Mortuary fund, \$8,300.00; Expense fund, \$5,341 50.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
MYSTIC TOILERS.

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, W. R. BOWMAN.

Vice-President, HENRY B. KELLEY

Secretary, J. F. TAAKE.

[Organized, February 3, 1899. Commenced business, March 15, 1899.]

Home office, corner Locust and Fourth streets, Des Moines, Iowa.

BALANCE SHEET.

Amount of net ledger assets December 31st, of previous year....	\$	1,363.80
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INCOME DURING YEAR.

As shown by the books of the organization December 31st.

Gross amount paid by members to the society, without deductions, as follows:

Gross amount of membership fees.....	\$	461.55
--------------------------------------	----	--------

Dues for expenses, per capita tax, etc.....	8,633.00	
Assessments: Mortuary, \$8,400.50; equalizing fund, \$3,919.65..	12,320.15	
Total paid by members	\$ 21,414.70	
From all other sources, viz: Advanced by members board of directors	4,966.95	
Total income during the year.		\$ 26,381.65
Sum.....		\$ 27,745.45

DISBURSEMENTS DURING YEAR.

As shown by the books at close of business December 31st.

Death claims.....	\$ 6,900.00	
Temporary disability.....	1,200.00	
Payments returned to applicants or members.....	35.45	
Total paid to members	\$ 8,135.45	
Commissions, fees and salaries paid or allowed to agents for organization of subordinate bodies.....	4,904.36	
Amount paid to each supreme secretary for two years.....	3,300.00	
Salaries and other compensation of office employees.....	1,185.85	
Rent, 345; advertising and printing, \$1,437.28.....	1,782.28	
All other items, viz: Postage, express and telegraph, \$1,243.88; legal expenses, \$100; official publication, \$350.88; insurance departments, \$75; miscellaneous, \$222.09.....	1,991.55	
Furniture, \$158.80; supplies, \$475.37.....	634.17	
Total disbursements.....		\$ 21,932.60
Balance.....		\$ 5,811.79

LEDGER ASSETS.

As shown by the books at home office at close of business December 31st.

Loans secured by pledge of bonds, stocks or other collateral (Schedule C).....	2,622.49	
Cash in office, \$1,634.96; deposited in bank, \$1,554.34.....	3,189.30	
Total.....		\$ 5,811.79
Total net ledger assets, as per balance on page 1.....		\$ 5,811.79

NON-LEDGER LIABILITIES.

Comprised under the following funds:

Mortuary (less amount thereof included in liabilities and assets not admitted).....	\$ 299.20	
Equalizing fund (less amount thereof included in liabilities and assets not admitted).....	4,922.15	
Expense (less amount thereof included in liabilities and assets not admitted).....	590.44	
Total special funds.....		\$ 5,811.79

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.—Iowa		Business in Iowa. During the Year.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31st (beginning of year)	2,038	\$ 2,032,000.00	2,038	\$ 2,032,000.00
Policies or certificates written or increased during the calendar year	3,333	3,309,000.00	3,226	3,202,000.00
Total	5,371	\$ 5,341,000.00	5,264	\$ 5,234,000.00
Deduct decreased or ceased to be in force during year	125	124,500.00	125	124,500.00
Total policies or certificates in force Decem- ber 31st (end of year)	5,246	\$ 5,216,500.00	5,139	\$ 5,109,500.00
Losses and claims incurred during the calendar year	5	9,200.00	5	9,200.00
Total	5	9,200.00	5	\$ 9,200.00
Losses and claims scaled down, compromised or paid during the year	4	8,100.00	4	8,100.00
Losses and claims unpaid December 31st (end of year)	1	1,100.00	1	1,100.00
Assessments collected during year	5	8,400 50	5	.....

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee and how paid
Answer. \$ 5.00 for \$1,000; \$6.00 for \$2,000; \$7.00 for \$3,000, certificate paid by applicant to solicitor.

Give amount of annual dues to subordinate bodies, and how paid?
Answer. Each member two dollars.

When and how much of this is transferred to supreme body?
Answer. Per capita tax, per annum to supreme council.

What is the maximum and minimum amount of the certificate or certificates issued on any one life?
Answer. \$3,000 and \$1,000

Give limiting ages for admission?
Answer. Eighteen to fifty-five.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?
Answer. No.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?
Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?
Answer. Graded

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?
Answer. Yes.

If so, what amount, and for what purpose?
Answer. Not to exceed three dollars per thousand.

Has the society any emergency or reserve funds?
Answer. Yes.

For what purpose, how created, and where deposited?
Answer. To pay losses, special provisions.

Are the officers, directors or trustees elected at quadrennial meeting of members?
Answer. Yes.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto?
Answer. No.

Is a medical examination required before issuing a certificate to applicants?
Answer. Yes.

Are certificates issued to persons other than the families, heirs, relatives or dependents of the member?
Answer. No.

Are assignments of certificates to other than such persons allowed?
Answer. No.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein?
Answer. Yes.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies?
Answer. No.

In what states is society doing business, and how many lodges in each?
Answer. Iowa, 89; Minnesota, 2.

Has the Association more than one class?
Answer. No.

What is the aggregate amount of one assessment or periodical call upon all members holding beneficiary certificates?
Answer. Mortuary fund, about \$2,000; expense fund, about \$2,000; equalizing fund, about \$4,000; during 1900.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
MYSTIC WORKERS OF THE WORLD.

Organized under the laws of the State of Illinois, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

Supreme Master, GEORGE W. HOWE. Vice-Master, R. S. COWEN.
Supreme Secretary, EDMUND JACKSON.

[Incorporated, February 24, 1896. Under Fraternal Beneficiaries. Approved June 21, 1895
Commenced business February 24, 1896.]

Home office, Fulton, Ill.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year ... \$ 3,720 50

INCOME DURING YEAR.

As shown by the books of the organization December 31st.

Gross amount paid by members to the society, without deductions, as follows:

Due for expenses, per capita tax, etc	\$ 23,782.34
Assessments: Mortuary	89,866.66
<hr/>	
Total paid by members.....	\$ 113,649.00
From all other sources, viz: Supplies	1,274.65
Fines and certificate fees	323.19
Orders outstanding not yet presented for payment.....	1,139.22
<hr/>	
Total income during the year.. ..	\$ 116,386.06
<hr/>	
Sum.	\$ 120,115.56

DISBURSEMENTS DURING YEAR.

As shown by the books at close of business December 31st.

Death claims. \$71,450; permanent disability claims, \$11,918	\$	83,368.00
Payments returned to applicants or members.....		87.85
		<hr/>
Total paid members	\$	83,455.85
Commissions, fees, and salaries paid or allowed to agents for organization of subordinate bodies.....		12,186.76
Total amount of salaries, fees, per diem, mileage, expenses paid to officers		8,113.30
Salaries and other compensation of office employes.....		1,019.91
Rents, \$173; advertising and printing, \$554.45.....		727.45
All other items, viz: Postage, express and telegraph, \$825.10; legal expenses, \$122.95; official publication, \$2,033.28; insurance departments, \$140; miscellaneous, \$406.54		3,527.87
Supplies purchased		1,708.79
(Total expenses, footings of items 4 to 10, \$25,575.29.)		<hr/>
Total disbursements.	\$	110,739.93
		<hr/>
Balance	\$	9,375.63

LEDGER ASSETS.

As shown by books at home office at close of business on December 31st.

Cash deposited in bank.....	\$	9,375.63
		<hr/>
Total.....	\$	9,375.63
Deduct ledger liabilities.		
Borrowed money.....		1,139.22
		<hr/>
Total net ledger assets, as per balance on page 1	\$	8,236.41

NON-LEDGER ASSETS.

Assessments actually collected by subordinate bodies not yet turned over to supreme body (but not to exceed the uncalled amount included in item 2 of liabilities)	\$	22,092.30
		<hr/>
Total non-ledger assets	\$	22,092.30
		<hr/>
Gross assets	\$	30,328.71

NON-LEDGER LIABILITIES.

Losses adjusted, due and unpaid, \$10; not yet due, \$3,000 (Schedule X)	\$	3,010.00
Losses in process of adjustment or reported, \$8,000; resisted, \$4,000 (Schedule X).....		12,000.00
All other liabilities.....		2,552.40
		<hr/>
Total liabilities	\$	17,562.40
		<hr/>
Balance, to protect contracts.....	\$	12,766.31

Comprised under the following funds:

Mortuary (less amount thereof included in liabilities and assets not admitted).....	\$	7,306.00
Expense (less amount thereof included in liabilities and assets not admitted.		5,460.31

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Iowa Dur- ing the Year.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31st (beginning of year).....	9,947	\$ 16,086,950.00	1,449	\$ 2,340,000.00
Policies or certificates written or increased dur- ing the calendar year.....	6,437	9,479,500.00	653	1,002,500.00
Total.....	16,384	\$ 25,566,450.00	2,102	\$ 3,342,500.00
Deduct decreased or ceased to be in force dur- ing year.....	2,162	3,238,275.00	285	447,250.00
Total policies or certificates in force De- cember 31st (end of year).....	14,222	\$ 22,328,175.00	1,817	\$ 2,895,250.00
Losses and claims unpaid December 31st (be- ginning of year).....	5	\$ 8,300.00	.....	.....
Losses and claims incurred during the calendar year.....	52	91,528.00	4	\$ 7,450.00
Total.....	57	\$ 99,828.00	4	\$ 7,450.00
Losses and claims scaled down, compromised or paid during the year.....	49	83,368.00	3	5,240.00
Losses and claims unpaid December 31st (end of year).....	8	\$ 16,460.00	1	\$ 2,210.00
Assessments collected during year.....	8	\$ 89,866.66	8	\$ 10,700.00

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid.

Answer. Five dollars in cash paid by applicant.

Give amount of annual dues to subordinate bodies, and how paid.

Answer. Two dollars per annum, payable quarterly.

When and how much of this is transferred to supreme body?

Answer. All sent to supreme body quarterly.

What is the maximum and minimum amount of the certificate or certificates issued on any one life?

Answer. Three thousand dollars to \$500.

Give limiting ages for admission.

Answer. Eighteen to 51 years.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No

Does it undertake or promise to pay temporary or permanent disability benefits?

Answer. Yes.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. American table; on age at entry.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. Yes

If so, what amount, and for what purpose?

Answer. Used to pay disability benefits also.

Has the society any emergency or reserve funds?

Answer. No.

Are the officers, directors or trustees elected at an annual meeting of members?

Answer. No.

If not, how are they chosen?

Answer. Biennially by supreme lodge, to which each lodge has a delegate.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto.

Answer. It does not so agree.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families, heirs, relatives or dependents of the members?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein?

Answer. Yes.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies?

Answer. No.

In what states is society doing business, and how many lodges in each?

Answer. Illinois, 194; Iowa, fifty-four; Wisconsin, seventy; Michigan, thirty-eight; Missouri, seven; California, four; Idaho, two.

Has the association more than one class?

Answer. No.

What is the aggregate amount of one assessment or periodical call upon all members holding beneficiary certificates?

Answer. Mortuary fund, \$14,933.10; expense fund, \$7,111.00.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

NATIONAL AID ASSOCIATION.

Organized under the laws of the State of Kansas, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, L. K. LEWIS.

Vice-President, W. E. MURPHY.

Secretary, S. D. COOLEY.

[Incorporated February 25, 1897, under laws of Kansas. Organized December 14, 1888.
Commenced business May 1, 1889.]

Home office, 701 Jackson street, Topeka, Kan.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year \$ 1,113.14

INCOME DURING YEAR.

As shown by the books of the organization December 31st.

Gross amount paid by members to the society, without deductions,
as follows:

Dues for expenses, per capita tax, etc.....	\$ 5,473.70
Assessments: Mortuary, \$71,079.70; expense, \$12,537.36.....	83,617.06
Total paid by members.....	\$ 89,090.76

From all other sources, viz: Advertising and supplies, \$375.33; bank discount, \$800; all other sources, \$79.88.....	1,255.21	
Total income during the year.....		\$ 90,345.97
Sum.....		\$ 91,459.11

DISBURSEMENTS DURING YEAR.

As shown by the books at close of business December 31st.

Death claims, \$68,641.62; permanent disability claims, \$1,000	\$ 69,641.62	
Temporary disability.....	404.00	
Payments returned to applicants or members.....	103.39	
Total paid to members.....	\$ 70,149.01	
Commissions, fees and salaries paid or allowed to agents for or- ganization of subordinate bodies.....	7,130.76	
Total amount of salaries, fees per diem, mileage, expenses paid to officers.....	2,199.11	
Salaries and other compensation of office employes ..	1,096.20	
Medical salaries or fees paid supreme or grand medical super- visors.....	1,083.05	
Rent, \$340; advertising and printing, \$1,114.02....	1,454.02	
All other items, viz: Postage, express and telegraph, \$587.70; legal expenses, \$586.42; governing bodies, \$570.72; official publication, \$841.50; insurance departments, \$173.81; miscel- laneous, \$870 84, bills payable and accounts.....	3,630.99	
(Total expenses, footings of items 4 to 10. \$16,594.13.)		
Total disbursements.....		\$ 86,743.14
Balance.....		\$ 4,715.97

LEDGER ASSETS.

As shown by books at home office at close of business on Decem-
ber 31st.

Agents' or personal debit balances.....	\$ 323.58	
Furniture and supplies.....	499.40	
Cash in bank	3,892.99	
Total	\$ 4,715.97	
Deduct ledger liabilities:		
Personal or agents' credit balances, \$1,307.71; borrowed money, \$232.63.....	1,540.34	
Total net ledger assets, as per balance on page 1.....		\$ 3,175.63

NON-LEDGER ASSETS.

Assessments actually called but not yet due.....	\$ 13,000.00	
Expense assessment called but not due until January 1, 1901.....	5,446.50	
Total non-ledger assets.....		\$ 18,446.50
Gross assets.....		\$ 21,622.13
Deduct assets not admitted:		
Furniture, fixtures and safes, supplies, printed matter, station- ery, etc.....	\$ 499.40	
Personal or agents' debit balances, unsecured.....	53.03	
Total		\$ 552.43
Total admitted assets.....		\$ 21,069.70

NON LEDGER LIABILITIES.

Losses adjusted, due and unpaid, \$3,000; not yet due, \$10,000 (Schedule X).....	\$ 13,000.00	
Losses in process of adjustment or reported, \$5,000; resisted, \$2,000 (Schedule X).....	7,000.00	
Total liabilities.....		\$ 20,000.00
Balance to protect contracts.....		\$ 1,069.70
Comprised under the following funds:		
Mortuary (less amount thereof included in liabilities and assets not admitted).....	\$ 1,023.55	
Emergency (less amount thereof included in liabilities and assets not admitted).....	46.15	
Total special funds.....		\$ 1,069.70

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Iowa During the Year.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31st (beginning of year)	10,081	\$ 7,448,500.00	237	\$ 175,100.00
Policies or certificates written or increased during the calendar year)	3,059	2,715,000.00	65	71,500.00
Total	13,140	\$10,163,500.00	302	\$ 246,600.00
Deduct decreased or ceased to be in force during year	1,724	1,871,000.00	23	23,500.00
Total policies or certificates in force December 31st (end of year)	11,416	\$ 8,292,500.00	279	\$ 223,100.00
Losses and claims unpaid December 31st (beginning of year).....	17	\$ 19,750.00	.....	.....
Losses and claims incurred during the calendar year	64	69,891.62	.....	.....
Total	81	\$ 89,641.62	.....	.....
Losses and claims scaled down, compromised or paid during the year	64	69,641.62	.....	.....
Losses and claims unpaid December 31st (end of year)	17	\$ 20,000.00	.....	.....
Assessments collected during year. ....	.....	\$ 83,617.06	.....	\$ 1,793.94

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid.
Answer. \$5 on single and \$7.50 on joint membership may be collected to defray expense of organizing.

Give amount of annual dues to subordinate bodies and how paid . When and how much of this is transferred to supreme body?
Answer. Subordinate bodies fix their own lodge dues and none of it is paid to supreme body.

What is the maximum and minimum amount of the certificate or certificates issued on any one life?
Answer. Maximum, \$2,000; minimum, \$500.

Give limiting ages for admission.
Answer. From 18 to 50 years of age.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?
Answer. No. Insurance does not contain any dividend features.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?
Answer. No.

Does it undertake or promise to pay temporary or permanent disability benefits?

Answer. Pays temporary or sick benefit and permanent disability of loss of eye or limb.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. American tables of mortality are used and assessments levied at age of entry.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. No.

Has the society any emergency or reserve funds?

Answer. No.

Are the officers, directors or trustees elected at an annual meeting of members?

Answer. No.

How are they chosen?

Answer. By direct vote of members.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto.

Answer. Does not limit number of assessments that may be made.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families, heirs, relatives or dependents of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein?

Answer. Yes.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies?

Answer. No.

In what states is society doing business, and how many lodges in each?

Answer. New business is confined to the following states: Kansas, 126 lodges; Nebraska, 35; Iowa, 9; South Dakota, 13; Colorado, 2; Oklahoma, 5; northern Texas, 86. Have old lodges in states as follows: Kentucky, 12; California, 3; Minnesota, 7; Indiana, 1; Indian Territory, 1; Missouri, 1; North Carolina, 3; New York, 5; Oregon, 1; Washington, 1; Virginia, 2.

What was the expected mortality for the year according to the actuaries' table of mortality?

Answer. Nine.

Has the association more than one class?

Answer. No.

Number of members in each class.

Answer. Only one class.

What is the aggregate amount of one assessment or periodical call upon all members holding beneficiary certificates?

Answer. Mortuary fund, \$12,000; expense fund, \$2,115; temporary disability fund, \$105.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
NATIONAL BENEVOLENT SOCIETY.

Organized under the laws of the State of Missouri, made to the Auditor of State of the State
of Iowa, pursuant to the laws thereof.

President, GEORGE R. COLLINS.

General Secretary, FRANK E. LOTT.

[Incorporated, November 14, 1894, under Article X. Approved March 8, 1879, chapter 42
voluntary association. Organized, October, 1894. Commenced business, November 16, 1894.]

Home office, 16 to 24 West Ninth street, Kansas City, Missouri.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year.... \$ 8,906.16

INCOME DURING YEAR.

As shown by the books of the organization December 31st.

Gross amount paid by members to the society, without deduc-
tions, as follows:

Gross amount of membership fees.....	\$ 44,535.00	
Total paid by members.....	\$ 44,535.00	
Rent.....	110.50	
From all other sources, viz: Lodge lapel buttons.....	44.36	
Membership fee notes.....	2,718.65	
Medical inspection fees.....	328.50	
Total income during the year.....	\$ 47,737.01	
Sum.....	\$ 56,643.17	

DISBURSEMENTS DURING YEAR.

As shown by the books at close of business December 31st.

Death claims.....	\$ 700.00
Temporary disability.....	21,253.96
Payments returned to applicants or members.....	74.65
Total paid to members.....	22,028.61
Commissions, fees and salaries paid or allowed to agents for organization of subordinate bodies.....	11,071.38
Salaries of managers and agents not paid by commissions.....	5,253.82
Amount paid to each: President, \$1,800; general secretary, \$60; treasurer, \$60.....	1,920.00
Salaries and other compensation of office employes.....	2,167.64
Medical examiners' fees, paid subordinate medical examiners, \$646.60; medical salaries or fees paid supreme or grand medical supervisors, \$39.50.....	686.10

Rent, \$420; advertising and printing, \$553.11	973.11	
All other items, viz: Postage, express and telegraph, \$420.77; legal expenses, \$300.86; official publication, \$498.63; insur- ance departments, \$251..... ..	1,471.26	
Lodge account, \$401.62; war tax, \$57.55.....	459.17	
Sundry office expense, \$277.11; real estate account, \$86.43...	363.54	
<hr/>		
(Total expenses, footings of items 4 to 10, \$24,366.02.)		
Total disbursements.....	\$	46,394.63
<hr/>		
Balance	\$	10,248.54

LEDGER ASSETS.

As shown by the books at home office at close of business Decem-
ber 31st.

Book value of real estate (Schedule A), incumbered.....	\$	1,000.00
Agents' or personal debit balances, \$67.23; bills receivable, \$6,- 185.24.....	6,252.47	
Cash in office, \$302.54; deposited in bank, \$1,615 76.....	1,918.30	
Office furniture, supplies, electrotypes.....	1,153.42	
<hr/>		
Total.....	\$	10,324.19
Deduct ledger liabilities:		
Personal or agents' credit balances	75.65	
<hr/>		
Total net ledger assets, as per balance on page 1.....	\$	10,248.54

NON-LEDGER ASSETS.

Gross assets	\$	10,248.54
Deduct assets not admitted:		
Furniture, fixtures and safes, supplies, printed matter, station- ery, etc	1,153.42	
Personal or agents' debit balances, unsecured.....	67.23	
Bills receivable.....	6,252.47	
<hr/>		
Total	\$	7,473.12
<hr/>		
Total admitted assets.....	\$	2,775.42
<hr/>		
Balance to protect contract.....	\$	2,775.42

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Iowa During the Year.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31st (beginning of year).....	3,910	\$ 29,175.00	319	\$ 1,725 00
Policies or certificates written or increased during the calendar year.....	5,117	17,625.00	24	375.00
Total.....	9,027	\$ 46,800.00	343	\$ 2,100.00
Deduct decreased or ceased to be in force during year.....	4,412	5,750.00	121	525.00
Total policies or certificates in force December 31st (end of year)	4,615	\$ 41,050.00	222	\$ 1,575.00
Losses and claims incurred during the calendar year.....	1,690	21,953.96	33	531.25
Total	1,690	\$ 21,953.96	33	\$ 531.25
Losses and claims scaled down, compromised or paid during the year.....	1,690	21,953.96	33	531.25
Assessments collected during year.....	44,535	44,535.00	1,430	1,430.00

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid?

Answer. Five dollars paid per note, deducted from first benefit, unless paid before.

Give amount of annual dues to subordinate bodies, and how paid. When and how much of this is transferred to supreme body?

Answer. Twelve dollars, of which 75 per cent. is forwarded to supreme body.

What is the maximum and minimum amount of the certificate or certificates issued on any one life?

Answer. \$500.00.

Give limiting ages for admission?

Answer. Minimum, 18 years; maximum, males, 55 years; females, 45 years.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. Yes.

If so, state how the amount is guaranteed; does your insurance contain any dividend features?

Answer. Payment is not in full until member has belonged ten years. No dividend features.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. No.

Does it undertake or promise to pay temporary or permanent disability benefits?

Answer. Pays temporary disability benefits, but not permanent.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. No assessments.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment?

Answer. Tables not required under this system.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. No assessments.

If so, what amount, and for what purpose?

Answer. No mortuary assessments made or required.

Has the society any emergency or reserve funds?

Answer. Yes.

For what purpose, how created, and where deposited?

Answer. Reserve fund, taken from general fund. deposited in First National bank, Kansas City, Missouri.

Are the officers, directors or trustees elected at an annual meeting of members?

Answer. Yes.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto?

Answer. No death assessments are made, death losses are paid from general fund.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families, heirs, relatives or dependents of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed? If so, state governing rules?

Answer. No, except for burial purposes.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein?

Answer. Yes.

Does the society pay any commissions or compensations to agents, other than for organizing and resuscitating subordinate bodies?

Answer. No, except twenty-five cents inspection fee to look after sick and disabled members.

In what states is society doing business, and how many lodges in each?

Answer. Missouri, 15; Kansas, 9; Texas, 21; Arkansas, 8; Iowa, 1; Illinois, 1; Michigan, 2; Nebraska, 4; Kentucky, 7.

What was the expected mortality for the year according to the actuaries' table of mortality?

Answer. Actuary tables not required under this system.

Has the association more than one class?

Answer. Yes.

If so, how many, and amount of idemnity in each?

Answer. Three. Preferred, \$10.00; medium, \$7.50; Hazardous, \$5.00.

Number of members in each class?

Answer. Preferred, 1,710; medium, 2,162; hazardous, 743.

Number and kind of claims for which assessments have been made?

Answer. None made for this purpose.

What is the aggregate amount of one assessment or periodical call upon all members holding beneficiary certificates?

Answer. General fund, \$3,711.00 average.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

NATIONAL UNION.

Organized under the laws of the State of Ohio, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, WM. L. WILD, Akron, Ohio.

Vice-President, M. G. JEFFERS.

Secretary, J. W. MYERS.

[Incorporated May 14, 1881.

Organized May, 1881.

Commenced business June, 1881.]

Voluntary association.

Home office, National Union Building, 328 Huron Street, Toledo, Ohio.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year.....

\$ 222,614.14

INCOME DURING YEAR.

As shown by the books of the organization December 31st.

Gross amount paid by members to the society, without deductions, as follows:

Gross amount of membership fees.....	\$	9,974.07	
Dues for expenses, per capita tax, etc., \$51,507 66; special, \$56,556.10.....		108,063.76	
Assessments: Mortuary.....		1,506,340.30	
		<hr/>	
Total paid by members	\$	1,624,378.13	
Interest		2,406.20	
From all other sources, advertising		258.51	
		<hr/>	
Total income during the year.....			\$ 1,627,042.84
		<hr/>	
Sum			\$ 1,849,656.98

DISBURSEMENTS DURING YEAR.

As shown by the books at close of business December 31st:

Death claims.....	\$	1,502,150.00	
		<hr/>	
Total paid to members.....	\$	1,502,150.00	
Commissions, fees and salaries paid or allowed to agents for organization of subordinate bodies.....		59,193.52	
Total amount of salaries, fees per diem, mileage, expenses paid to officers		13,950.00	
Amount paid to each:			
W. L. Wild, president	\$	2,000.00	
J. W. Myers, secretary.....		4,500.00	
Treasurer		3,000.00	
General solicitor		2,500.00	
Finance committee		1,300.00	
Committee on laws.....		650.00	
Salaries and other compensation of office employes.....		10,193.85	
Rent, \$1,932; taxes, \$16.30; advertising and printing, \$7,196.85..		9,145.15	
All other items, viz.: Postage, express and telegraph, \$2,313.42; legal expenses, \$2,487.92; governing bodies, \$7,911.90; official publication, \$6,852.84; insurance departments, \$584; miscellaneous, \$9,467.21.....		29,617.29	
		<hr/>	
(Total expenses, footings of items 4 to 10, \$122,099.81.)			
Total disbursements.....			\$ 1,624,249.81
		<hr/>	
Balance			\$ 225,407.17

LEDGER ASSETS.

As shown by books at home office at close of business December 31st.

Cash deposited in bank.....	\$	225,407.17	
		<hr/>	
Total net ledger assets as per balance on page 1.....			\$ 225,407.17

NON-LEDGER ASSETS.

Assessments actually collected by subordinate bodies not yet turned over to supreme body (but not to exceed the uncalled amount included in item 2 of liabilities).....

	\$	152,000.00	
		<hr/>	
Total non-ledger assets			\$ 152,000.00
		<hr/>	
Gross assets.....			\$ 377,407.17

NON-LEDGER LIABILITIES.

Losses in process of adjustment or reported, \$229,000; resisted, \$19,000.	\$ 248,000.00
Total liabilities.. . . .	\$ 248,000.00
Balance, to protect contracts.....	\$ 129,407.17
Comprised under the following funds:	
Mortuary fund	\$ 110,716.05
Expense fund.....	18,691.12

EXHIBIT OF CERTIFICATES OR POLICES.

	Total Business of the Year.		Business in Iowa During Year.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of year).....	53,039	\$ 138,977,000.00	372	\$ 843,000.00
Policies or certificates written or increased during the calendar year.....	9,847	15,306,000.00	21	3,000.00
Total.....	62,886	\$ 154,283,000.00	393	\$ 886,000.00
Deduct decreased or ceased to be in force dur- year.....	4,734	9,391,000.00	32	65,000.00
Total policies or certificates in force De- cember 31st (end of year.).....	58,152	\$ 144,892,000.00	361	\$ 815,000.00
Losses and claims unpaid December 31st (be- ginning of year).....	56	156,000.00		
Losses and claims incurred during the calendar year.....	550	1,598,000.00	7	14,000.00
Total.....	606	\$ 1,754,000.00	7	\$ 14,000.00
Losses and claims scaled down, compromised or paid during the year.....	515	1,506,000.00	6	13,000.00
Losses and claims unpaid December 31st (end of year).....	91	\$ 248,000.00	1	\$ 1,000.00
Assessments collected during the year.....	10	1,506,340.30	101	9,107.00

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee and how paid.
Answer. Minimum \$2. Paid to local council.

Give amount of annual dues to subordinate bodies, and how paid.
Answer. Minimum \$2.

When and how much of this is transferred to supreme body?
Answer. 90 cents annually to supreme body.

What is the maximum and minimum amount of the certificate or certificates issued on any one life?
Answer. \$5,000 to \$1,000.

Give limiting ages for admission.
Answer. Between 20 and 50 years only, admitted.

Do the certificate or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same.
Answer. No.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?
Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Table of rates enclosed. Increase each year in accordance with same.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. No.

Has the society any emergency or reserve funds?

Answer. No.

Are the officers, directors or trustees elected at an annual meeting of members?

Answer. At annual meeting of supreme body.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto.

Answer. No.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families, heirs, relatives or dependents of the member?

Answer. No, except affianced wife.

Are assignments of certificates to other than such person allowed?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein?

Answer. Yes.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies?

Answer. No.

What was the expected mortality for the year according to the actuaries' table of mortality?

Answer. \$1,901,690.45.

Has the association more than one class?

Answer. No.

Number and kind of claims for which assessments have been made.

Answer. Death only.

What is the aggregate amount of one assessment or periodical call upon all members holding beneficiary certificate?

Answer. Average benefit fund, \$150,634.30.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

NORTH STAR BENEFIT ASSOCIATION.

Organized under the laws of the State of Illinois, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, J. L. MURPHY.

First Vice-President, GEO. W. JOHNSON.

Secretary, G. L. PETERSON.

Incorporated, July 18, 1899, under fraternal insurance. Approved, April 24, 1899. Voluntary Association.

[Organized August 1, 1899.

Commenced business August 1, 1899]

Home office, McKinnie Block, Moline, Illinois.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year.....	\$	25.80
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INCOME DURING YEAR

As shown by the books of the organization December 31st:

Gross amount paid by members to the society, without deductions, as follows:

Dues for expenses, per capita tax, etc.....	\$	1,973.17	
Assessments: Mortuary, \$4,412.50; reserve, \$297.95.....		4,710.45	
Total paid by members	\$		6,683.62
Rent.....	\$	44.00	
From all other sources, viz: advanced by officers.		1,397.95	
Total income during the year.....	\$		8,125.57
Sum.....	\$		8,151.37

DISBURSEMENTS DURING YEAR.

As shown by the books at close of business December 31st:

Death claims	\$	4,373.05	
Payments returned to applicants or members		5.45	
Total paid to members.....	\$		4,378.50
Commissions, fees and salaries paid or allowed to agents for organization of subordinate bodies	\$	569.93	
Total amount of salaries, fees per diem, mileage, expenses paid to officers		750.00	
Salaries and other compensation of office employees.....		257.75	
Rent, \$256.00; advertising and printing, \$568.63		824.63	
Governing bodies, \$27.00; mileage, \$68.51; official publication, \$308.86; insurance departments, \$65.00; furniture, \$80.25; interest, \$13.20; interest revenue, \$2.55.....		628.95	
Bills payable, \$396.00.....		396.00	
Total expenses, footings of items 4 to 10, \$3,427.26			
Total disbursements.....	\$		7,805.76
Balance.....	\$		345.61

LEDGER ASSETS.

As shown by books at home office at close of business on December 31st:

Cash in office, \$297.95; deposited in bank, \$47.66	\$	345.61	
Total net ledger assets, as per balance on page 1.....	\$		345.61

NON-LEDGER ASSEST.

Assessments, \$1,237.90; per capita, etc., \$975.24.....	\$	2,213.14	
Total non-ledger assets.....	\$		2,213.14
Gross assets	\$		2,558.75
Deduct assets not admitted:			
Furniture, fixtures and safes, supplies, printed matter, stationery, etc.....	\$	600.00	
Total.....	\$		600.00
Total admitted assets.....	\$		3,158.75

NON-LEDGER LIABILITIES.

Losses adjusted, not yet due, \$800.00 (Schedule X); reserve fund, \$200.00.....	\$	1,000.00
All other liabilities, viz: Borrowed money		1,747.95
		<hr/>
Total liabilities	\$	2,747.95
		<hr/>
Balance, to protect contracts.....	\$	410.80
Comprised under the following funds:		
Mortuary fund ...	\$	34.00
Reserve fund		297.95
Expense fund.....		13.66
		<hr/>
Total special funds.....	\$	345.61

EXHIBIT OF CERTIFICATES AND POLICIES.

	Total Business of the Year.		Business in Iowa During the Year.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31st (beginning of year).....	934	\$ 1,073,000.00	20	\$ 20,000.00
Policies or certificates written or increased during the calendar year.....	939	1,112,000.00	152	176,000.00
Total	1,873	\$ 2,185,000.00	172	\$ 196,000.00
Deduct decreased or ceased to be in force during year.....	93	107,000.00	7	8,000.00
Total policies or certificates in force December 31st (end of year)	1,780	\$ 2,078,000.00	165	\$ 188,000.00
Losses and claims incurred during the calendar year.....	6	\$ 6,050.00	.....	.....
Total.....	6	\$ 6,050.00	.....	.....
Losses and claims scaled down, compromised or paid during the year.	5	\$ 4,373.05	.....	.....
Losses and claims unpaid December 31st (end of year).....	1	\$ 800.00	.....	.....
Assessments collected during year.....	5	\$ 4,710.45	5	\$ 252.45

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid.

Answer. Three dollars, \$4.00, \$5.00, according to certificate; paid to solicitor.

Give amount of annual dues to subordinate bodies, and how paid.

Answer. The subordinate bodies set their own annual dues, ordinarily \$1.00.

When and how much of this is transferred to supreme body?

Answer. One dollar a year per capita to supreme body.

Give limiting ages for admission.

Answer. Seventeen to 51.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

Does your insurance contain any dividend feature?

Answer. No.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. Physically disabled at age of 72 pay 10 per cent of certificate every year until paid.

Does it undertake or promise to pay temporary or permanent disability benefits?

Answer. Pays from 25 per cent of certificate in case of the loss of a hand, foot or eye, or 50 per cent of certificate in case of the loss of two (2) limbs.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. Assessments are levied on age at entry.

Is any part of the mortuary assessment used for any purpose except to pay mortuary claims?

Answer. Yes.

If so, what amount, and for what purpose?

Answer. Disability, from 25 to 50 per cent of certificate.

Has the society any emergency or reserve funds? For what purpose, how created, and where deposited?

Answer. Yes, see provision in constitution, page 10, article 8; reserve fund.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families, heirs, relatives or dependents of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein?

Answer. No, have only paid what one assessment would bring; see Schedules IX and XI.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies?

Answer. No.

In what states is society doing business, and how many lodges in each?

Answer. Illinois, twenty-two; Minnesota, three; Iowa, eight.

Has the association more than one class?

Answer. No.

What is the aggregate amount of one assessment or periodical call upon all members holding beneficiary certificates?

Answer. Mortuary fund, \$1,237.90; expense fund, \$890.00.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

NATIONAL COUNCIL OF THE KNIGHTS AND LADIES OF SECURITY.

Organized under the laws of the State of Kansas, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, W. B. KIRKPATRICK.

First Vice-President, JOHN A. DEMPSTER.

Secretary, J. M. WALLACE.

[Incorporated February 22, 1892, under General Statute 1868, as amended Chapter 89, Section 1, 1879. Commenced business, February 22, 1892.]

Home office, 701 Kansas Avenue, Topeka, Kansas.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year.

\$ 188,849 14

INCOME DURING YEAR.

As shown by the books of the organization December 31st.

Gross amount paid by members to the society, without deductions, as follows:

Gross amount of membership fees.....	\$	601.50	
Dues for expenses, per capita tax, etc.....		56,836.38	
Assessments.....		355,824.89	
Extension fund.....		3,114.42	
<hr/>			
Total paid by members.....	\$	416,377.19	
Interest, \$8,093.88; rent, 4,265.92.....		12,359.80	
From all other sources, viz.: Supplies.....		1,376.91	
<hr/>			
Total income during the year.....	\$	430,113.90	
<hr/>			
Sum.....	\$	618,963.04	

DISBURSEMENTS DURING YEAR.

As shown by the books at close of business December 31st.

Death claims, \$294,500.00; permanent disability claims, \$3,006.25.	\$	297,506.25	
Payments returned to applicants or members and costs of contested claims.....		2,724.58	
<hr/>			
Total paid to members.....	\$	300,230.83	
Commissions, fees and salaries paid or allowed to agents for organization of subordinate bodies.....		37,260.44	
Amount paid to each: President, \$6,002.00; secretary, \$6,217.00; treasurer, \$800.00.....		13,019.00	
Salaries and other compensation of office employes.....		5,042.00	
Medical salaries or fees paid supreme or grand medical supervisors.....		2,699.50	
Rent, \$1,035.16; advertising and printing, \$6,389.02.....		7,424.18	
All other items, viz.: Postage, express and telegraph, \$1,656.74; legal expenses, \$1,314.60; governing bodies, \$1,515.53; official publication, \$3,392.90; insurance departments, \$203.70; miscellaneous, furniture, \$1,047.36; bonds, \$122.50; interest, \$544.55; mailing list, \$235.20; insurance, \$15.00; national convention, \$4,334.91; sundry expenses, \$1,480.44.....		15,863.44	
(Total expenses, footings of items 4 to 10, \$81,308.56.)			
<hr/>			
Total disbursements.....	\$	381,539.39	
<hr/>			
Balance.....	\$	237,423.65	

LEDGER ASSETS.

As shown by books at home office at close of business December 31st.

Book value of real estate (Schedule A), unincumbered.....	\$	57,336.41	
Mortgage loans on real estate (Schedule B), first liens.....		128,655.43	
Book value of bonds (excluding interest) and stocks owned absolutely (Schedule D).....		23,579.50	
Cash deposited in bank.....		46,852.31	
<hr/>			
Total.....	\$	256,423.65	
<hr/>			
Deduct ledger liabilities:			
Borrowed money.....	\$	19,000.00	
<hr/>			
Total net ledger assets, as per balance on page 1.....	\$	237,423.65	

IOWA INSURANCE REPORT.

NON-LEDGER ASSETS.

Interest due, \$809.49; accrued, \$2,168.46.....	\$	2,977.95
Rents accrued.....		110.00
Market value of real estate over book value (Schedule A)....		22,000.00
Assessments actually collected by subordinate bodies not yet turned over to supreme body \$26,000.00 (but not to exceed the uncalled amount included in item 2 of liabilities), general fund. \$8,000.00; reserve fund, \$6,000.00.....		40,000.00
		<hr/>
Total non-ledger assets.....	\$	65,087.95
		<hr/>
Gross assets.....	\$	302,511.60
Deduct assets not admitted:		
Excess of item 14 of assets over item 2 of liabilities....	\$	10,400.00
		<hr/>
Total.....	\$	10,400.00
		<hr/>
Total admitted assets.....	\$	292,111.60

NON-LEDGER LIABILITIES.

Losses in process of adjustment or reported, \$24,500; resisted, \$5,100 (Schedule X).....	\$	29,600.00
		<hr/>
Total liabilities.....	\$	29,600.00
		<hr/>
Balance to protect contracts.....	\$	262,511.60

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Iowa During the Year.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31st (beginning of year).....	26,624	\$ 38,223,000.00	680	\$ 907,500.00
Policies or certificates written or increased during the calendar year.	12,003	12,877,500.00	815	742,000.00
Total.....	38,627	\$ 51,100,500.00	1,495	\$ 1,649,500.00
Deduct decreased or ceased to be in force dur- ing year	4,569	5,697,500.00	133	150,000.00
Total policies or certificates in force December 31st (end of year).....	34,058	\$ 45,403,000.00	1,362	\$ 1,499,500.00
Losses and claims unpaid December 31st (end of year)....	10	20,000.00		
Losses and claims incurred during the calen- dar year.....	223	305,606.25	8	11,000.00
Total	233	\$ 325,606.25	8	11,000.00
Losses and claims scaled down, compromised or paid during the year.	213	297,506.25	8	11,000.00
Losses and claims unpaid December 31st (end of year)....	20	28,100.00		
Assessments collected during year.	12	302,900.17	12	7,701.90

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid.

Answer. Fifty cents to \$1.50 for all ages at date of entry.

Give amount of annual dues to subordinate bodies, and how paid. When and how much of this is transferred to supreme body?

Answer. From \$3.00 to \$5.00. Policy: \$500.00, \$1.90; \$1,000.00, \$2.00; \$2,000.00, \$2.20; \$3,000.00, \$2.40; also not to exceed six of the first year's payments, less the reserve payments, by each beneficiary member.

What is the maximum and minimum amount of the certificate or certificates issued on any one life? Give limiting ages.

Answer. \$3,000.00, \$500.00. 18 to 54 years.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. Yes.

If so, state how the amount is guaranteed; does your insurance contain any dividend feature?

Answer. By the assessments which are regularly collected together with the reserve fund, which is accumulated.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. No.

Does it undertake or promise to pay temporary or permanent disability benefits?

Answer. Only loss of limb and total blindness.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. Assessments are graded at age of entry and with the reserve fund are higher than the American experience tables.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. No.

Has the society any emergency or reserve funds?

Answer. Yes.

For what purpose, how created, and where deposited?

Answer. Paying assessments where twelve are not sufficient to pay all claims during the year. \$1.00 per \$1,000.00 annually until \$50.00 is paid. Dying before \$50.00 is paid the balance is deducted from benefits. Real estate mortgages, bonds and real estate.

Are the officers, directors or trustees elected at an annual meeting of members?

Answer. Every four years.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto.

Answer. The society will not assess more than once a month until the reserve fund is exhausted, except for losses caused by war or epidemics.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families, heirs, relatives or dependents of the member?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein?

Answer. Yes.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies?

Answer. No.

In what states is society doing business, and how many lodges in each?

Answer. Kansas, 266; Missouri, 95; Nebraska, 45; Oregon, 10; Iowa, 27; Ohio, 56; Pennsylvania, 2; Michigan, 17; Indiana, 9; Illinois, 55; California, 5; Oklahoma, 10; Montana, 2; Washington, 3; Kentucky, 14; Colorado, 7; Minnesota, 1.

What was the expected mortality for the year according to the actuaries' table of mortality?

Answer. Two hundred and twenty-one.

Has the association more than one class?

Answer. No.

What is the aggregate amount of one assessment or periodical call upon all members holding beneficiary certificates?

Answer. Mortuary fund, \$25,075.00, expense fund \$5,000.00; reserve fund, \$4,500.00.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
PROTESTANT PROTECTIVE ASSOCIATION.

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, E. S. HARTER.
Secretary, L. I. KELLOGG.

Vice-President, EMORY MILLER.
Manager, G. A. GILBERT.

[Incorporated, March 20, 1900, under Fraternal laws. Approved April 24, 1900, Chapter 9.
 Organized May 1, 1900. Commenced business, May 1, 1900.]

Home office, Fifth and Mulberry street, Des Moines, Iowa.

INCOME DURING YEAR.

As shown by the books of the organization December 31st.

Gross amount paid by members to the society, without deductions, as follows:

Gross amount of membership fees.....	\$	990.00	
Dues for expenses, per capita tax, etc.....		506.50	
Assessments: Mortuary, \$935; reserve, \$296.32....		1,231.32	
Total paid by members.....	\$	2,727.82	
Interest....		.30	
Advanced by officers		1,021.96	
Total income during the year.....			\$ 3,750.08

DISBURSEMENTS DURING YEAR.

As shown by the books at close of business December 31st.

Death claims ...	\$	250.00	
Temporary disability.....		56.10	
Total paid to members.....	\$	306.10	
Commissions, fees and salaries paid or allowed to agents for organization of subordinate bodies.....		1,167.50	
Total amount of salaries, fees per diem, mileage, expenses paid to officers.....		510.58	
Amount paid to each: Secretary, \$158.11; organizer, \$154.36; general manager, \$198.11.			
Salaries and other compensation of office employes		71.15	
Medical examiners' fees, paid subordinate medical examiners, \$6; medical salaries or fees paid supreme or grand medical supervisors, \$67.....		73.00	
Total disbursements.....	\$	2,845.63	
Balance.....	\$		904.45

LEDGER ASSETS.

As shown by books at home office at close of business on December 31st.

Agents' or personal debit balances, \$72.45; bills receivable, \$296.32.....	\$	368.77
Cash in office, \$219.61; deposited in bank, \$388.57.....		608.18
Total.....	\$	976.95

NON-LEDGER ASSETS.

Assessments actually collected by subordinate bodies not yet turned over to supreme body.....	\$	50.00	
Gross assets.....			\$ 1,026.95
Deduct assets not admitted:			
Personal or agents' debit balances, unsecured, \$72.45; bills receivable, unsecured, \$296.32.....	\$	368.77	
Total.....			\$ 368.77
Total admitted assets.....			\$ 658.18

NON-LEDGER LIABILITIES.

All other liabilities, viz: Money advanced by officers..... \$ 1,021.96

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Iowa During the Year.	
	No.	Amount.	No.	Amount.
Policies or certificates written or increased during the calendar year.....	526	\$ 557,900.00	526	\$ 557,900.00
Deduct decreased or ceased to be in force during year	132	140,000.00	132	140,000.00
Total policies or certificates in force December 31st (end of year).....	394	\$ 417,900.00	394	\$ 417,900.00
Losses and claims incurred during the calendar year	250	.....	.....	.....
Assessments collected during year.....	3	\$ 935.00	3	\$ 935.00

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid.

Answer. Four dollars in cash or notes.

Give amount of annual dues to subordinate bodies, and how paid.

Answer. As directed by subordinate bodies.

What is the maximum and minimum amount of the certificate or certificates issued on any one life?

Answer. Maximum, \$2,000; minimum, \$200.

Give limiting ages for admission.

Answer. Class A insurance, 56; sick and accident, \$100; funeral benefit, \$65.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

Does it undertake or promise to pay temporary or permanent disability benefits?

Answer. Total permanent disability, one-half the certificate on cancellation.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Mortality.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. American. Age of entry.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. Yes.

What amount, and for what purpose?

Answer. Collections and disbursements and 15 cents per thousand each month for expenses.

Has the society any emergency or reserve funds? For what purpose, how created and where deposited?

Answer. Has reserve created from all amounts collected at twelve assessments per year, and policy loan at rate during life, deducted if dead.

Are the officers, directors or trustees elected at an annual meeting of members?

Answer. No.

How are they chosen?

Answer. Quadrennially.

Is a medical examination required before issuing a certificate to applicants.

Answer. Yes

Are certificates issued to persons other than the families, heirs, relatives or dependents of the member

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein.

Answer. Yes, the amount of one assessment not to exceed the principal sum.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies?

Answer. No.

In what states is society doing business, and how many lodges in each.

Answer. Iowa, 53.

What was the expected mortality for the year, according to the actuaries' table of mortality?

Answer. About 7 per thousand.

Has the association more than one class?

Answer. Yes.

How many, and amount of indemnity in each?

Answer. Class A, \$1,000 and \$2,000; class B, \$200 and \$100.

Number of members in each class.

Answer. A, 354; B, 40.

Number and kind of claims for which assessments have been made.

Answer. Three, class A; 1 each qr. class B.

What is the aggregate amount of one assessment or periodical call upon all members holding beneficiary certificates?

Answer. Mortuary fund, \$250 monthly; expense fund, \$70 monthly.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
ROYAL CIRCLE.

Organized under the laws of the State of Illinois, made to the Auditor of State of the State of
 Iowa, pursuant to the laws thereof.

President, JOSEPH TURLER.

Secretary, JAMES WALSH.

[Incorporated November 7, 1896, under Fraternal Beneficiary Societies; approved June 22, 1893,
 chapter 73. Voluntary association.] Commenced business November 7, 1896.

Home office, 420-422 East Monroe Street, Springfield, Ill.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year. \$ 5,769.25

INCOME DURING YEAR.

As shown by the books of the organization December 31st.

Gross amount paid by members to the society, without deduc-
 tions, as follows:

Gross amount of certificate fees	\$ 4,678.50
Dues for expenses, per capita tax, etc.....	16,209.04
Assessments: Mortuary, \$100,544.34; expense, \$11,629.47 ..	112,173.81

Total paid by members	\$ 133,061.35
From all other sources, viz.: Supplies, bond premiums, etc....	1,451.41

Total income during the year.....	\$ 134,512.76
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Sum	\$ 140,282.01
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DISBURSEMENTS DURING YEAR.

As shown by the books at close of business December 31st.

Death claims, \$94,100; permanent disability claims, \$1,333.32...	\$ 95,433.32
Temporary disability	1,250.00
Payments returned to applicants or members.....	273.68

Total paid to members	\$ 96,957.00
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Commissions, fees and salaries paid or allowed to agents for or- ganization of subordinate bodies.....	19,460.93
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Total amount of salaries, fees per diem, expenses paid to officers	6,975.00
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Salaries and other compensation of office employes.....	3,575.00
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Rent, \$481.56; advertising and printing, supplies, \$2,632.97.....	3,114.53
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All other items, viz.: Postage, express and telegraph, \$883.03; legal expenses, \$415.40; governing bodies, \$113.45; official publication, \$1,709.29; insurance departments, \$477.30; mis- cellaneous, \$1,189.08; furniture and fixtures, \$289.03.....	5,076.58
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(Total expenses, footings of items 4 to 10, \$38,202.04.)

Total disbursements.....	\$ 135,159.04
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Balance,	\$ 5,122.97
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LEDGER ASSETS.

As shown by books at home office at close of business December 31st.

Cash deposited in bank.....	\$	11,122.97	
Total.....	\$	11,122.97	
Deduct ledger liabilities, borrowed money.....		6,000.00	
Total net ledger assets as per balance on page 1.....			\$ 5,122.97

NON-LEDGER ASSETS.

Furniture, fixtures, printed matter, supplies, etc.....	\$	1,000.00	
Assessments actually collected by subordinate bodies not yet turned over to supreme body (but not to exceed the uncalled amount included in item 2 of liabilities)		9,611.95	
Total non-ledger assets.			\$ 10,611.95
Gross assets.....			\$ 15,734.92
Deduct assets not admitted, furniture, fixtures and safes, supplies, printed matter, stationery, etc		1,000.00	
Total admitted assets.....			\$ 14,734.92

NON-LEDGER LIABILITIES.

Losses in process of adjustment or reported, \$10,283.33, resisted, \$3,000	\$	13,283.33	
Total liabilities			\$ 13,283.33
Balance, to protect contracts.....			\$ 1,451.59

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Iowa During the Year.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of year).....	9,167	\$13,800,250.00	306	\$ 482,500.00
Policies or certificates written or increased during the calendar year.....	4,977	6,594,500.00	283	347,500.00
Total.....	14,144	\$20,394,750.00	589	\$ 830,000.00
Deduct decreased or ceased to be in force during year.	1,911	2,619,583.32	88	185,000.00
Total policies or certificates in force December 31st (end of year).....	12,233	\$17,775,166.68	501	\$ 645,000.00
Losses and claims unpaid December 31st (beginning of year).....	4	6,800.00	1	2,000.00
Losses and claims incurred during the calendar year.	64	100,000.00	2	3,000.00
Total.....	68	\$ 106,800.00	3	\$ 5,000.00
Losses and claims scaled down, compromised or paid during the year.....	60	94,100.00	3	5,000.00
Losses and claims unpaid December 31st (end of year)	8	12,700.00		
Assessments collected during year.....			12	3,807.05

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee and how paid.
Answer. Supreme circle receives certificate fee.

Give amount of annual dues to subordinate bodies and how paid. When and how much of this is transferred to supreme body?

Answer. \$1 50 per capita tax; 75 cents in January and 75 cents in July.

What is the maximum and minimum amount of the certificate or certificates issued on any one life?

Answer. \$500 and \$3,000.

Give limiting ages for admission.

Answer. 18 to 50 years.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. Yes. By extra assessments, if necessary. No dividend features.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. No.

Does it undertake or promise to pay temporary or permanent disability benefits?

Answer. Yes.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Actuaries' tables.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. Age at entry.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. Yes.

If so, for what amount and for what purpose?

Answer. One-fourth for loss of hand or foot by accident; one-half for total disability from accident; one-tenth annually, commencing at age of 70, provided that member is totally disabled by reason of old age, and has been a member for 20 years; \$50 for broken arm or leg.

Has the society any emergency or reserve funds? For what purpose, how created, and where deposited?

Answer. Yes. One assessment held by the local circles, guaranty fund composed of balance in benefit fund at end of each month to equalize assessments between different years. Deposited in Ridgely National bank.

Are the officers, directors, or trustees elected at an annual meeting of members?

Answer. Triennial.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families, heirs, relatives, or dependents of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed? If so, state governing rules.

Answer. No.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein?

Answer. Yes.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies?

Answer. No.

In what states is society doing business, and how many lodges in each?

Answer. Illinois, 215; Michigan, 49; Missouri, 36; Arkansas, 25; Kansas, 6; Colorado, 1; Kentucky, 5; Indiana, 6; Iowa, 10; California, 1; Nebraska, 2; Oklahoma, 1; Georgia, 4; Pennsylvania, 1.

What was the expected mortality for the year, according to the actuaries' table of mortality?

Answer. 9.69 per 1,000.

Has the association more than one class?

Answer. No.

What is the aggregate amount of one assessment or periodical call upon all members holding beneficiary certificates?

Answer. Mortuary fund, \$9,443.40; expense fund, \$787.30.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
ROYAL FRATERNAL UNION.

Organized under the laws of the State of Missouri, made to the Auditor of State of the State of
Iowa, pursuant to the laws thereof.

President, JOHN N. DALBY. *First Vice-President*, JESSE T. BAKER.
Secretary, WM. R. EIDSON. *Second Vice-President*, EDWIN S. PULLER.

[Incorporated, February 25, 1897, under Missouri state law, Chapter 42. Voluntary association.
Organized, February 25, 1897. Commenced business, March 20, 1897.]

Home office, 1509-1510 Chemical Building, St. Louis, Mo.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year 1899 \$ 2,526.40

INCOME DURING YEAR.

As shown by the books of the organization December 31st.

Gross amount paid by members to the society, without deduc-
tions, as follows:

Gross amount of membership fees, \$933.51; certificate fees, \$312.82	\$ 1,246.33
Assessments for expenses	16,367.92
Assessments: Mortuary	13,696.75
<hr/>	
Total paid by members	\$ 31,311.00
Interest	195.54
From all other sources, viz: Lodge supplies, \$65.55; fines, \$23.10; suspense payments, \$3.25	91.90
<hr/>	
Total income during the year	\$ 31,598.44
<hr/>	
Sum	\$ 34,124.84

DISBURSEMENT DURING YEAR.

As shown by the books at close of business December 31st.

Death claims	\$ 4,833.29
Temporary disability	5,823.61
Payments returned to applicants or members	34.40
<hr/>	
Total paid to members	\$ 10,691.30
Commissions, fees, and salaries paid or allowed to agents for organization of subordinate bodies	7,756.57
Salaries of managers and agents not paid by commissions, local treasurers	1,398.81
Total amount of salaries, fees per diem, mileage, expenses paid to officers	2,183.48

IOWA INSURANCE REPORT.

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Amount paid to each: Supreme secretary and treasurer (thirteen months), \$1,950; supreme president and trustees, \$233.48.

Salaries and other compensation of office employes.....	2,434 61	
Medical salaries or fees paid supreme or grand medical supervisors.....	10.25	
Rent, \$659.20; taxes, \$2.93; advertising and printing, \$1,102.82.	1,764.95	
All other items, viz: Postage, express and telegraph, \$661.26; legal expenses, \$522.35; official publication, \$375; insurance departments, \$86.90; miscellaneous, \$292.32; traveling expense visiting councils, \$218.90; lodge supplies, \$176.70; furniture and fixtures, \$154.42.....	2,487.85	
<hr/>		
(Total expenses, footings of items 4 to 10, \$18,036.52.)		
Total disbursements.....		\$ 28,727.82
Balance		\$ 5,397.02

LEDGER ASSETS.

As shown by books at home office at close of business on December 31st.

Mortgage loans on real estate (Schedule B), first liens.....	\$ 3,000.00	
Cash deposited in bank.....	2,397.02	
<hr/>		
Total.....	\$ 5,397.02	
Total net ledger assets, as per balance on page 1.....		\$ 5,397.02

NON-LEDGER ASSETS.

Market value of real estate over book value (Schedule A), furniture, fixtures and stationery supplies	\$ 1,400.00	
Assessments actually collected by subordinate bodies not yet turned over to supreme body (but not to exceed the uncalled amount included in item 2 of liabilities)	1,900.00	
<hr/>		
Total non-ledger assets.....		\$ 3,300.00
Gross assets		\$ 8,697.02
Deduct assets not admitted:		
Furniture, fixtures and safes, supplies, printed matter, stationery, etc	\$ 1,400.00	
<hr/>		
Total		\$ 1,400.00
Total admitted assets.		\$ 7,297.02

NON-LEDGER LIABILITIES.

Losses adjusted, not yet due (Schedule X).....	\$ 4,831.20	
Total liabilities		\$ 4,831.20
Balance to protect contracts.....		\$ 2,465.82
Comprised under the following funds:		
Mortuary (less amount thereof included in liabilities and assets not admitted).	\$ 4,833.53	
Expense (less amount thereof included in liabilities and assets not admitted).....	563.49	
<hr/>		
Total special funds		\$ 5,397 02

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Iowa During the Year.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31st (beginning of year)	1,618	\$ 1,209,700.00	56	\$ 41,500.00
Policies or certificates written or increased during the calendar year... ..	2,871	1,769,800.00	123	93,500.00
Total	4,489	\$ 2,979,500.00	179	\$ 135,000.00
Deduct decreased or ceased to be in force during year	2,032	1,095,400.00	46	30,700.00
Total policies or certificates in force December 31st (end of year)	2,457	\$ 1,884,100.00	133	\$ 104,300.00
Losses and claims incurred during the calendar year..	382	10,656.90	3	97.16
Total, 14 death, 368 S and A	382	\$ 10,656.90	3	\$ 97.16
Losses and claims scaled down, compromised or paid during the year.....	382	10,656.90	3	97.16
Assessments collected during year	12	\$ 30,064.67	12	\$ 1,005.39

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid?

Answer. Average, \$3.50 paid by applicant to the deputy or local council prior to initiation.

Give amount of annual dues to subordinate bodies, and how paid. When and how much of this is transferred to supreme body?

Answer. Each subordinate council fixes the amount of its annual dues, none of which is transferred to supreme council.

What is the maximum and minimum amount of the certificate or certificates issued on any one life?

Answer. Maximum, \$2,000.00; minimum, \$25.00.

Give limited ages for admission?

Answer. Ages 18 and 55.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

If so, state how the amount is guaranteed; does your insurance contain any dividend features?

Answer. No.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

If so, how are these payments or promises provided for?

Answer. No.

Does it undertake or promise to pay temporary or permanent disability benefits?

Answer. Yes.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Mortality tables.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment?

Answer. American tables. Assessments are on age at entry.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. Yes.

If so, what amount, and for what purpose?

Answer. Death, sick and accident claims, and legal expense in defending mortuary fund.

Has the society any emergency or reserve funds?

Answer. Yes.

For what purpose, how created, and where deposited?

Answer. Emergency fund to pay benefits, created from the balance left over each month after all benefits have been paid. Deposited in Union Trust company.

Are the officers, directors or trustees elected at an annual meeting of members?

Answer. No

If not, how are they chosen?

Answer. By representatives, biennially.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto?

Answer. Does not agree to limited number of assessments.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes, Div. 1 a.

Are certificates issued to persons other than the families, heirs, relatives or dependents of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed? If so, state governing rules.

Answer. No.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein?

Answer. Have no unpaid death claims due. It has the ability to continue to pay its certificates as losses accrue.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies?

Answer. No.

In what states is society doing business, and how many lodges in each?

Answer. Missouri, 35; Texas, 24; Florida, 20; Kansas, 18; Georgia, 12; Mississippi, 16; Arkansas, 10; Louisiana, 2; Kentucky, 2; Iowa, 2; Indian Territory, 1; Washington, 5; California, 2; Alabama, 1; Tennessee, 1.

What was the expected mortality for the year according to the actuaries' table of mortality?

Answer. 9.08 per 1,000.

Has the association more than one class?

Answer. Yes.

If so, how many, and amount of indemnity in each?

Answer. Two, \$2,000.00 and \$25.00.

Number of members in each class?

Answer. One A, 900; S and A, 1,557.

Number and kind of claims for which assessments have been made?

Answer. Fourteen death; 368 S and A.

What is the aggregate amount of one assessment or periodical call upon all members holding beneficiary certificates?

Answer. Mortuary fund, \$1,429.14; expense fund, \$1,428.13.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
ROYAL HIGHLANDERS.

Organized under the laws of the State of Nebraska, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, WM. E. SHARP.

Secretary, F. J. SHARP.

[Incorporated August 10, 1896, under Nebraska laws of 1887. Approved March 29, 1887, chapter 18. Organized June 9, 1896. Commenced business August 11, 1896.]

Home office, Southwest corner Public square, Aurora, Neb.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year..... \$ 90,530.98

INCOME DURING YEAR.

As shown by the books of the organization December 31st.

Gross amount paid by members to the society, without deductions,
as follows:

Gross amount of membership fees, and for fees for changes of beneficiaries on certificates.....	\$ 1,102.62	
Dues for expenses, per capita tax, etc.....	21,547.59	
Assessments: Mortuary and reserve.....	92,298.01	
Medical examiners' fees (paid direct by applicant to local physicians)		
Total paid by members.....	\$ 114,948.22	
Interest, \$4,881.61; rent, \$120	5,001.61	
From all other sources, viz: From sales of paraphernalia and supplies	3,184.48	
Commissions on loans paid by borrowers on real estate loans.....	1,265.75	
Total income during the year.....		\$ 124,400.06
Sum.....		\$ 214,931.04

DISBURSEMENTS DURING YEAR.

As shown by the books at close of business December 31st.

Death claims, \$24,916.76; permanent disability claims, \$300	\$ 25,216.76	
Total paid to members.....	\$ 25,216.76	
Commissions, fees and salaries paid or allowed to agents for organization of subordinate bodies.....	7,492.98	
Total amount of salaries, fees per diem, mileage, expenses paid to officers.....	4,950.00	
Salaries and other compensation of office employees....	2,512.50	
Medical salaries or fees paid supreme or grand medical supervisors	1,231.09	
Rent, \$600; advertising and printing, \$1,000.....	1,600.00	
All other items, viz: Postage, express and telegraph, \$1,084.31; governing bodies, \$487.28; official publication, \$1,200, insurance departments, \$114.22; miscellaneous, \$1,229.81.....	4,115.62	
Paraphernalia and lodge supplies purchased for re-sale and on hand	3,500.00	
Total disbursements.....		\$ 50,618.95
Balance.....		\$ 164,312.09

LEDGER ASSETS.

As shown by books at home office at close of business on December 31st.

Mortgage loans on real estate (Schedule B), first liens....	\$ 154,375.00	
Book value of bonds (excluding interest) and stocks owned absolutely (Schedule D)	440.00	
Cash deposited in bank.....	9,497.09	
Total net ledger assets, as per balance on page 1.....		\$ 164,312.09

NON-LEDGER ASSETS.

Interest accrued.....	\$ 2,615.20	
Office furniture, blanks, paraphernalia on hand and not included above.....	1,000.00	
Total non-ledger assets.....		\$ 3,615.20
Gross assets.....		\$ 167,927.29

Deduct assets not admitted:

Furniture, fixtures and safes, supplies, printed matter, stationery, etc.....	\$	1,000.00	
Total.....	\$	1,000.00	
Total admitted assets.....	\$	166,927.29	

NON-LEDGER LIABILITIES.

Losses in process of adjustment or reported....	\$	1,666.67	
Total liabilities.....	\$	1,666.67	
Balance, to protect contracts.....	\$	165,260.62	

Comprised under the following funds:

Mortuary (less amount thereof included in liabilities and assets not admitted).....	\$	2,811.73	
Reserve (less amount thereof included in liabilities and assets not admitted).....		158,256.38	
Interest accumulated on real estate loans to date (secured)....		2,615.20	
Expense (less amount thereof included in liabilities and assets not admitted).....		3,243.98	
Total special funds.....	\$	166,927.29	

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year		Business in Iowa During Year.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of year) benefit.....	6,706	\$ 120,705.00	422	\$ 6,520.00
Policies or certificates written or increased during the calendar year.....	5,192	68,160.00	247	3,895.00
Total.....	10,898	\$ 188,865.00	669	\$ 10,415.00
Deduct decreased or ceased to be in force during year.....	2,162	37,700.00	185	24,950.00
Total policies or certificates in force December 31st (end of year)	8,736	\$ 151,165.00	484	\$ 7,920.00
Losses and claims unpaid December 31st (beginning of year)	1	1,000.00	.....	.....
Losses and claims incurred during the calendar year.....	32	26,583.03	4	3,166.67
Total.....	33	\$ 27,583.03	4	\$ 3,166.67
Losses and claims paid during the year.....	31	24,916.36	4	3,166.67
Losses and claims unpaid December 31st (end of year)	2	1,666.67	.....	.....
Assessments collected during year.....	12	104,884.10	12	5,856.65

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid.
Answer. Five dollars and local medical examiner's fees (usually \$1.00) paid by applicant.
Give amount of annual dues to subordinate bodies, and how paid. When and how much of this is transferred to supreme body?
Answer From \$2.00 to \$4.00 according to membership of tributary castle and cost of lodge room rent. \$1.00 per annum to supreme body

What is the maximum and minimum amount of the certificate or certificates issued on any one life?

Answer. \$500.00—\$3,000.00.

Give limiting ages for admission.

Answer. Eighteen to 53 years for insurance and 18 to 65 years for social or fraternal membership.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

If so, state how the amount is guaranteed?

Answer. No guarantee.

Does your insurance contain any dividend feature?

Answer. No dividend feature.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. No.

Does it undertake or promise to pay temporary or permanent disability benefits?

Answer. Yes. One-tenth annually after 70 years of age, as old age disability benefits; one-tenth annually for total permanent disability—by monthly payments.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. No mortality tables are used—monthly payments are based on age at entry—one payment is collected each month whether deaths occur or not.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. Yes.

If so, what amount and for what purpose?

Monthly payments are called each month whether deaths occur or not. Excess over deaths is carried to reserve funds, except in case of necessity a provision is made whereby not to exceed 12 per cent may be used for general fund purposes.

Has the society any emergency or reserve funds?

Answer. Yes.

For what purpose, how created, and where deposited?

Answer. To guarantee members against excessive cost as the order grows older, and to pay old age and disability benefits (after 70 years for old age). Invested in securities and deposited with state department of Nebraska.

Are the officers, directors or trustees elected at an annual meeting of members?

Answer. No.

If not, how are they chosen?

Answer. By delegates to convention.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto?

Answer. Does not guarantee the number of payments, but is accumulating a reserve fund from which payments required in excess of 12 in any one year may be drawn.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families, heirs, relatives or dependents of the member?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein.

Answer. Yes.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies?

Answer. No.

In what states is society doing business, and how many lodges in each?

Answer. Nebraska, 178; Iowa, 23; Montana, 10; Colorado, 7; Idaho, 2; Washington, 2; Wyoming, 2; Oregon (just began); Kansas (just began).

Has the association more than one class?
Answer. Benefit and fraternal.
If so, how many, and amount of indemnity in each?
Answer. 8,736 benefit; 225 fraternal; \$15, 116, 500.00 indemnity.
Number of members in each class?
Answer. 8,736 benefit; 225 fraternal.
Number and kind of claims for which assessments have been made?
Answer. Twelve; death, disability and reserve.
What is the aggregate amount of one assessment or periodical call upon all members holding beneficiary certificates?
Answer. Mortuary fund, \$9,600.00 to \$10,000.00.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
ROYAL NEIGHBORS OF AMERICA.

Organized under the laws of the State of Illinois, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

Beneficiary, } J. W. WHITE.
Committee, } C. W. HAWES. MYRTLE E. DADE, Beneficiary Recorder.

[Incorporated, March 21, 1895, under Fraternal Beneficiary Society Act. Approved June, 1893.
Commenced business, March 21, 1895.]

Home office, Beneficiary Department, Rock Island, Illinois.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year.... \$ 20,247.04

INCOME DURING YEAR.

As shown by the books of the organization December 31st.

Gross amount paid by members to the society, without deductions, as follows:

Assessments: Mortuary.....	\$ 208,981.20
Total paid by members.....	\$ 208,981.20
Interest.....	587.30
From all other sources, viz.: Recorder's fee of \$1 accompanying new applications.....	12,514.00
Certificate fee of 50 cents for changes in certificates.....	501.00
Total income during the year.....	\$ 222,583.50
Sum	\$ 242,830.54

DISBURSEMENTS DURING YEAR.

As shown by the books at close of business December 31st.

Death claims.....	\$ 203,800.00
Total paid to members.....	\$ 203,800.00
Total amount of salaries.....	2,250.00

Amount paid to each: Beneficiary Recorder, \$1,200; beneficiary committee, \$1,050.

Salaries and other compensation of office employes.....	4,931.80
Rent, \$405.00; advertising and printing, \$1,658.87... .	2,063.87
All other items, viz.: Postage, \$1,864; legal expenses, \$792.81.	2,656.81
Official publication.....	3,390.36
Insurance departments, \$594.25; miscellaneous, \$3,345.91; furni- ture, \$387.58.....	4,327.74
Expenses supreme physician, \$336.95; refund recorder's fee, \$3	339.95
(Total expenses, footings of items 4 to 10, \$19,960.53.)	

Total disbursements.....	\$ 223,760.53
Balance.....	\$ 19,070.01

LEDGER ASSETS.

As shown by books at home office at close of business on Decem-
ber 31st

Cash in care of supreme recelver.....	\$ 19,070 01
Total net ledger assets, as per balance on page 1.....	\$ 19,070.01

NON-LEDGER ASSETS.

Furniture.....	\$ 905.28
Assessments actually collected by subordinate bodies not yet turned over to supreme body, assessment No. 8 not called but in hands of camp receiver December 31, 1900, estimated.	31,000.00
Total non-ledger assets.....	\$ 31,905.28
Gross assets.....	\$ 50,975.29

Deduct assets not admitted:

Furniture, fixtures and safes, supplies, printed matter, stationery, etc.....	\$ 905.28
Total.....	\$ 905.28
Total admitted assets.....	\$ 50,070.01

NON-LEDGER LIABILITIES.

Losses in process of adjustment or reported, \$36,000.00; resisted, \$6,000.....	\$ 42,000.00
Total liabilities.....	\$ 42,000.00
Balance to protect contracts	\$ 9,070.01

Comprised under the following funds:

Mortuary (less amount thereof included in liabilities and assets not admitted).....	\$ 13,044.84
Expense (less amount thereof included in liabilities and assets not admitted).....	6.025.17
Total special funds.....	\$ 19,070.01

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Iowa During the Year.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31st (beginning of year)	38,232	\$ 40,419,500.00	4,648	\$ 4,959,500.00
Policies or certificates written or increased during the calendar year	15,354	18,181,000.00	1,870	2,135,000.00
Total	53,586	\$ 58,600,500.00	6,518	\$ 7,094,500.00
Deduct decreased or ceased to be in force during year	3,994	4,537,000.00	591	641,000.00
Total policies or certificates in force December 31st (end of year)	49,592	\$ 54,063,500.00	5,927	\$ 6,453,500.00
Losses and claims unpaid December 31st (beginning of year).....	20	21,000.00	1	1,000.00
Losses and claims incurred during the calendar year	210	231,000.00	18	21,500.00
Total.....	230	\$ 252,000.00	19	\$ 22,500.00
Losses and claims scaled down, dropped and compromised or paid during the year	194	\$ 210,000.00	15	\$ 16,500.00
Losses and claims unpaid December 31st (end of year)	36	42,000.00	4	6,000.00
Assessments collected during year.....	8	208,981.20	8	25,290.05

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid?

Answer. Recorder's fee of \$1.00 only is received at this office. Local camp retains the balance.

Give amount of annual dues to subordinate bodies, and how paid?

Answer. No per capita is paid to this department.

When and how much of this is transferred to supreme body?

Answer. The only source of revenue given on page 1.

What is the maximum and minimum amount of the certificate or certificates issued on any one life?

Answer. \$2,000 00, \$500.00.

Give limiting ages for admission.

Answer. Seventeen to 45 years.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

If so, state how the amount is guaranteed; does your insurance contain any dividend feature?

Answer. No.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. No.

Does it undertake or promise to pay temporary or permanent disability benefits?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Neither.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment?

Answer. Assessments graded according to age at entry.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. No.

Has the society any emergency or reserve funds? For what purpose, how created, and where deposited?

Answer. No.

Are the officers, directors or trustees elected at an annual meeting of members?

Answer. Biennially.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto?

Answer. No such agreement.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families, heirs, relatives or dependents of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein?

Answer. Yes; since March 21, 1896.

Does the society pay any commission or compensation to agents, other than that for organizing and resuscitating subordinate bodies?

Answer. No.

In what states is society doing business, and how many lodges in each?

Answer. Illinois, 536; Iowa, 289; Wisconsin, 223; Kansas, 268; Nebraska, 233; Minnesota, 195; Michigan, 115; South Dakota, 65; North Dakota, 47; Missouri, 116; Indiana, 35; Ohio, 30; Wyoming, 6; Washington, 13; Montana, 11; Oregon, 10; Pennsylvania, 2; Idaho, 3; California, 3; Colorado, 1; Indian Territory, 1; Connecticut, 1; Oklahoma, 1. Total, 2,204.

Has the association more than one class?

Answer. No classes.

What is the aggregate amount of one assessment or periodical call upon all members holding beneficiary certificates last call?

Answer. Mortuary fund, \$30,037.80.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

SAFETY FUND INSURANCE SOCIETY.

Organized under the laws of the State of New York, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, JAMES W. MERRITT.

First Vice-President, WM. BRISTOW.

Secretary, GEORGE H. FULMER.

Second Vice-President, GEO. E. COLVIN.

[Re-incorporated, May 20, 1895, under laws of 1892. Approved May 20, 1895, chapter 620. Organized March, 1889. Commenced business March, 1889.]

Home office, 11, 12, 13-15 Larned building, Syracuse, N. Y.

BALANCE SHEET.

Amount of net ledger assets, December 31st of previous year.... \$ 152,642.99

INCOME DURING YEAR.

As shown by the books of the organization December 31st.

Gross amount paid by members to the society, without deductions, as follows:

Gross amount of membership fees.....\$ 2.50

Assessments: Mortuary and disability, \$27,232.81; reserve, emergency, \$7,064.59; expense, \$79,907.73	114,205.13	
Medical examiners' fees paid by applicant.....	4.00	
Total paid by members.....	\$ 114,211.63	
Interest, \$6,550.42; rent, \$30 ..	6,580.42	
From all other sources, viz: Lodge supplies.....	12.25	
Total income during the year		\$ 120,804.30
Sum		\$ 273,447.29

DISBURSEMENTS DURING YEAR.

As shown by the books at close of business December 31st.

Death claims, \$14,561.59; permanent disability claims, investigating and adjusting claims, \$896.01	\$ 15,457.60	
Temporary disability.....	10,971.00	
Payments returned to applicants or members.....	364.79	
Total paid to members.....	\$ 26,793.39	
Commissions, fees and salaries paid or allowed to agents for organization of subordinate bodies.....	34,414.53	
Salaries of managers and agents not paid by commissions, traveling expenses, etc....	12,485.76	
Total amount of salaries, fees per diem, mileage, expenses paid to officers.....	10,016.67	
Salaries and other compensation of office employees	1,748.35	
Medical salaries or fees paid supreme or grand medical supervisors	925.64	
Rent, \$1,042.16; taxes, \$169.85; advertising and printing, \$1,532.64.	2,744.65	
All other items viz: Postage, express and telegraph, \$547.42; legal expenses, \$1,143.92; insurance departments, \$724.77; miscellaneous, \$5,246.76; loss on real estate, \$326.75....	7,989.60	
Company collecting assessments, \$337.54; directors, \$245; insurance, \$2.50; furniture, \$110	6,950.04	
Total disbursements.....		\$ 97,813.63
Balance		\$ 175,633.66

LEDGER ASSETS.

As shown by the books at home office at close of business December 31st.

Book value of real estate (Schedule A), unincumbered.....	\$ 5,752.96	
Mortgage loans on real estate (Schedule B), first liens.....	74,082.52	
Cash in office, \$2,318.22; deposited in bank, \$93,479.96.....	95,798.18	
Total net ledger assets, as per balance on page 1.....		\$ 175,633.66

NON-LEDGER ASSETS.

Interest accrued.....	\$ 4,446.59	
Rents due.....	60.00	
Market value of real estate over book value (Schedule A).....	2,847.04	
Furniture, fixtures, safe, etc., \$1,570; printed matter and supplies, \$558.60.....	2,128.60	
Assessments actually collected by subordinate bodies not yet turned over to supreme body (but not to exceed the uncalled amount included in item 2 of liabilities).....	69,300.00	
Total non-ledger assets.....		\$ 78,782.23
Gross assets.....		\$ 254,415.89

Deduct assets not admitted:

Furniture, fixtures and safes, supplies, printed matter, stationery, etc.....	\$ 2,128.60
Excess of item 14 of assets over item 2 of liabilities....	15,705.00
The market value of real estate in excess of cost value	2,847.04
Total.....	\$ 20,680.64
Total admitted assets.....	\$ 233,735.25

NON-LEDGER LIABILITIES.

Losses adjusted, not yet due (Schedule X).....	\$ 8,845.00
Losses in process of adjustment or reported.....	44,750.00
Salaries, rents, expenses, taxes, bills, accounts, fees, etc., due and accrued....	2,210.12
Advance assessments.....	367.99
Total liabilities.....	\$ 56,173.11
Balance to protect contracts.....	\$ 177,562.14

Comprised under the following funds:

Mortuary beneficiary (less amount thereof included in liabilities and assets not admitted).....	\$ 31,187.74
Reserve (less amount thereof included in liabilities and assets not admitted).....	129,736.25
Emergency (less amount thereof included in liabilities and assets not admitted).....	2,912.31
Expense (less amount thereof included in liabilities and assets not admitted).....	11,797.36
Total special funds.....	\$ 175,633.66

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Iowa during the year.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (be- ginning of year).	3,245	\$ 1,622,110.00	.....	.....
Policies or certificates written or increased during the calendar year.....	25,985	36,460,733.00	1,079	\$ 1,496,656.00
Total	29,230	\$ 38,082,883.00	1,079	\$ 1,496,656.00
Deduct decreased or ceased to be in force during year	3,286	2,849,614.00	146	143,344.00
Total policies or certificates in force December 31st (end of year)	25,944	\$ 35,233,269.00	933	\$ 1,353,312.00
Losses and claims incurred during the calendar year.	402	79,227.59	3	3,591.55
Total	402	\$ 79,227.59	3	\$ 3,591.55
Losses and claims scaled down, compromised or paid during the year....	353	25,532.59	2	2,291.55
Losses and claims unpaid December 31st (end of year). ..	49	53,695.00	1	1,300.00

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee and how paid.
Answer. Paid to local lodges as their property; not reported to home office

Give amount of annual dues to subordinate bodies, and how paid. When and how much of this is transferred to supreme body?

Answer. Fee collected by lodges; varying in different lodges; not reported to home office.

What is the maximum and minimum amount of the certificate or certificates issued on any one life?

Answer. \$2,000, \$50.

Give limiting ages for admission.

Answer. Eighteen, fifty-six years.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. No.

Does it undertake or promise to pay temporary or permanent disability benefits?

Answer. Paid both temporary and permanent disability benefits previously. On March 20th last, class discontinued.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. According to age.

If mortality tables are used please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. American experience. Assessments levied at age of entry.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. Yes.

If so, what amount and for what purpose?

Answer. Adjustment of claims.

Has the society any emergency or reserve funds? For what purpose, how created, and where deposited?

Answer. 25 per cent of premiums loaned on real estate first mortgages.

Are the officers, directors, or trustees elected at a triennial meeting of members?

Answer. Yes.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto.

Answer. No such agreement.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families, heirs, relatives, or dependents of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed? If so, state governing rules.

Answer. No such assignments allowed or recognized.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein?

Answer. Yes.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies?

Answer. No.

In what states is society doing business, and how many lodges in each?

Answer. New York, Pennsylvania, Michigan, New Jersey, New Hampshire, Illinois, Nebraska, Iowa.

Has the association more than one class?

Answer. No.

Number and kind of claims for which assessments have been made.

Answer. Twelve (monthly).

What is the aggregate amount of one assessment or periodical call upon all members holding beneficiary certificates?

Answer. Mortuary fund, \$14,000; expense fund, \$17,500; emergency fund, \$3,500. About \$35,000 in all.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
STAR OF JUPITER.

Organized under the laws of the state of Nebraska, made to the Auditor of State of the State
of Iowa, pursuant to the laws thereof.

President, C. B. GRAY.

Secretary, N. W. COLE.

[Organized January 4, 1894.

Commenced business January 13, 1894.]

Home office, McCook, Neb.

BALANCE SHEET

Amount of net ledger assets December 31st of previous year.... \$ 2,362.65

INCOME DURING YEAR.

As shown by the books of the organization December 31st.

Gross amount paid by members to the society, without deductions,
as follows:

Dues for expenses, per capita tax, etc.....	\$ 4,868.50	
Assessments: Mortuary.....	23,117.73	
Medical examiners' fees paid by applicant.....	1,568.00	
Total paid by members.....	\$ 29,553.23	
Interest	60.00	
From all other sources.....	1,374.89	
Total income during the year.	\$ 30,988.12	\$ 30,988.12
Sum		\$ 33,350.77

DISBURSEMENTS DURING YEAR.

As shown by the books at close of business December 31st.

Death claims.....	\$ 22,500.00	
Commissions, fees and salaries paid or allowed to agents for organization of subordinate bodies.....	1,808.52	
Total amount of salaries, fees per diem, mileage, expenses paid to officers.....	1,365.00	
Salaries and other compensation of office employees.....	338.83	
Medical examiners' fees, paid subordinate medical examiners, \$968; medical salaries or fees paid supreme or grand medi- cal supervisors, \$600.. . . .	1,568.00	
Rent, \$138; advertising and printing, \$342.62.....	480.62	
All other items, viz.: Postage, express and telegraph, \$446.30; legal expenses, \$50; official publication, \$320; insurance de- partments, \$55	871.30	
Total disbursements.....	\$ 28,932.27	\$ 28,932.27
Balance		\$ 4,418.50

LEDGER ASSETS.

As shown by books at home office at close of business on December 31st.

Book value of bonds (excluding interest) and stocks owned absolutely (Schedule D)	\$	2,000.00	
Cash deposited in bank.....		2,418.50	
Total.....	\$	4,418.50	
Total net ledger assets, as per balance on page 1.....			\$ 4,418.50

Comprised under the following funds:

Mortuary... ..	\$	13.40	
Reserve.....		3,699.86	
Emergency.....		71.87	
Expense		633.37	
Total special funds.....	\$	4,418.50	
Balance, to protect contracts.....			\$ 4,418.50

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Iowa During the Year.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31st (beginning of year).....	3,021	\$ 4,068,400.00	186	\$ 224,700.00
Policies or certificates written or increased during the calendar year.....	968	1,471,000.00	27	31,000.00
Total.....	3,989	\$ 5,539,400.00	213	\$ 255,700.00
Deduct decreased or ceased to be in force during year.....	791	1,263,500.00	42	64,500.00
Total policies or certificates in force December 31st (end of year).....	3,198	\$ 4,375,900.00	171	\$ 191,200.00
Losses and claims incurred during the calendar year.....	16	\$ 22,500.00		
Total.....	16	\$ 22,500.00		
Losses and claims scaled down, compromised or paid during the year.....	16	22,500.00		
Assessments collected during year.....	9	\$ 23,117.73	9	\$ 1,023.32

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid?

Answer. Five dollars. No part comes into hands supreme lodge, all goes to local lodge

Give amount of annual dues to subordinate bodies and how paid. When and how much of this is transferred to supreme body?

Answer. One dollar per annum, collected semi-annually from each member.

What is the maximum and minimum amount of the certificate or certificates issued on any one life? Give limiting ages for admission?

Answer. Maximum, \$2,000; minimum, \$100. Ages of admission, 18 to 54.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. No.

Does it undertake or promise to pay temporary or permanent disability benefits?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. No.

If mortality tables are used, please name them, and state if assessments are levied on age at entry or on age at date of assessment.

Answer. According to age at entry.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount, and for what purpose?

Answer. Ten per cent allowed for expense and extension of order.

Has the society any emergency or reserve funds? For what purpose, how created, and where deposited?

Answer. Yes, to relieve from excessive assessments or double headers.

Are the officers, directors or trustees elected at an annual meeting of members?

Answer. No.

If not, how are they chosen?

Answer. Triennially by representation from subordinate lodges.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto.

Answer. No.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families, heirs, relatives or dependents of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein?

Answer. Yes.

Does the society pay any commission or compensation to agents, other than for organizing and resusitating subordinate bodies?

Answer. No.

In what states is society doing business, and how many lodges in each?

Answer. Nebraska, sixty-two; Iowa, four; Kansas, fifteen; Colorado, ten; Wyoming, three; Oklahoma, two.

What was the expected mortality for the year according to the actuaries' table of mortality?

Answer. Nine and thirty-five hundredths.

Has the association more than one class?

Answer. No.

Number and kind of claims for which assessments have been made.

Answer. Sixteen deaths.

What is the aggregate amount of one assessment or periodical call upon all members holding beneficiary certificates?

Answer. Mortuary fund, \$2,665.07; expense fund, \$1,500.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
SOVEREIGN CAMP WOODMEN OF THE WORLD.

Organized under the laws of the State of Nebraska, made to the Auditor of State of the State of
Iowa, pursuant to the laws thereof.

President, JOSEPH CULLEN ROOT.

First Vice-President, F. H. FALKENBURG.

Secretary, JOHN T. YATES.

[Incorporated January 1, 1891, under laws of 1887. Approved March 29, 1887, chapter 18.
Voluntary association. Commenced business January 1, 1891.]

Home office, Woodman of the World building, Fifteenth and Howard streets, Omaha, Neb. .

BALANCE SHEET

Amount of net ledger assets December 31st of previous year.... \$ 175,788.02

INCOME DURING YEAR

As shown by the books of the organization December 31st.

Gross amount paid by members to the society, without deductions, as follows:

Gross amount of membership fees	\$ 17,718.12
Dues for expenses, per capita tax, etc.....	216,929.71
Assessments: Mortuary, \$1,708,080.26; reserve, \$32,007.82.....	1,740,088.08
Bonds for local camp officers.....	3,819.35

Total paid by members.....	\$ 1,978,555.26
Interest, \$4,430.00; rent, \$2,927.40.....	7,357.40
From all other sources, viz: Supplies sold, \$5,183.53; Galveston relief fund, \$13,012.10; miscellaneous, \$544.49.	18,740.12

Total income during the year..... \$ 2,004,652.78

Sum..... \$ 2,180,440.80

DISBURSEMENTS DURING YEAR.

As shown by the books at close of business December 31st.

Death claims, \$1,600,338.65; monuments, \$81,700.00.....	\$ 1,682,038.65
Bonds for local camp officers.....	5,439.50
Payments returned to applicants or members.....	15,266.40

Total paid to members.....	\$ 1,702,744.55
Commissions, fees and salaries paid or allowed to deputies for organization of subordinate bodies.....	71,219.04
Salaries of managers and deputies, not paid by commissions....	4,089.60
Total amount of salaries, fees per diem, mileage, expenses paid to officers.....	15,809.28
Salaries and other compensation of office employees.....	30,998.85

Medical examiners' fees, paid subordinate medical examiners, \$25.00; medical salaries or fees paid supreme or grand medical supervisors, \$5,000.00.....	5,025.00
Rent, \$1,624.00; advertising and printing, \$22,652.80.....	24,276.80
All other items, viz: Postage, express, and telegraph, \$12,824.90; legal expenses, \$10,127.87; governing bodies, \$9,817.07; official publication, \$24,673.36; insurance departments, \$983.65; miscellaneous, \$17,196.07.....	75,622.92
Miscellaneous relief fund.....	9,815.63
(Total expenses, footings of items 4 to 10, \$227,041.49.)	
Total disbursements.....	\$ 1,939,601.67
Balance	\$ 240,839.13

LEDGER ASSETS.

As shown by books at home office at close of business December 31st.

Book value of real estate (Schedule A), unincumbered, \$100,000.00; incumbered, \$45,000.00.....	\$ 55,000.00
Book value of bonds (excluding interest) and stocks owned absolutely (Schedule D)	134,724.99
Deposited in bank.....	56,573.10
Total.....	\$ 246,298.09
Deduct ledger liabilities:	
Personal or deputies' credit balances.....	5,458.96
Total net ledger assets, as per balance on page 1.....	\$ 240,839.13

NON-LEDGER ASSETS.

Furniture, fixtures, supplies, safes, printed matter, stationery, etc., inventoried	\$ 19,676.31
Assessments in hands of local camps to reinstate suspended members and advances, including emergency fund, estimated.....	50,600.00
Sovereign camp dues in hand of local camps to reinstate suspended members and advance, estimated	10,000.00
Assessments in hands of local camps including emergency, estimated	185,000.00
Sovereign camp dues in hands of local camps, estimated	42,000.00
Total non-ledger assets.....	\$ 307,276.31
Gross assets.....	\$ 548,115.44
Deduct assets not admitted:	
Furniture, fixtures and safes, supplies, printed matter, stationery, etc.....	\$ 19,676.31
Total.....	\$ 19,676.31
Total admitted assets	\$ 528,439.13

NON-LEDGER LIABILITIES.

106 losses in process of adjustment including monuments.....	\$ 167,350.00
23 reported for which no proofs are filed including monuments.	31,550.00
49 claims approved and ready for payment including monuments	83,050.00
443 monuments on liquidated claims.....	44,300.00
Total liabilities.....	\$ 326,250.00
Balance to protect contracts	\$ 202,189.13

Comprised under the following funds:

Emergency fund.....	\$	171,835.55	
Expense fund.....		30,353.58	
Total special funds.....	\$		202,189.13

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Iowa During Year.	
	No.	Amount.	No.	Amount
Policies or certificates increased during December 31st (beginning of year).....	113,473	\$ 199,067,300.00	8,739	\$ 13,422,900.00
Policies or certificates written or increased during the calendar year.....	38,671	52,972,100.00	2,098	2,612,800.00
Total	152,144	\$ 252,039,400.00	10,837	\$ 16,035,700.00
Deduct decreased or ceased to be in force during year.....	22,307	32,208,200.00	2,523	3,267,300.00
Total policies or certificates in force December 31st (end of year).....	129,837	\$ 219,831,200.00	8,314	\$ 12,768,400.00
Losses and claims unpaid December 31st (beginning of year).....	238	445,350.00	8	14,100.00
Losses and claims incurred during the calendar year.	966	1,557,452.55	51	80,311.45
Total.....	1,204	\$ 2,002,802.55	59	\$ 94,411.45
Losses and claims scaled down, compromised or paid during the year.....	1,026	1,676,552.55	49	77,211.45
Losses and claims unpaid December 31st (end of year).....	178	\$ 326,250.00	10	17,200.00
Assessments collected during year.....	14	1,740,088.08	14	110,891.29

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid?

Answer. No uniform entrance fee; many admitted free.

Give amount of annual dues to subordinate bodies, and how paid.

Answer. Amount of annual dues to subordinate camp is optional with said camp, each member pays sovereign camp dues, 15 cents per month except members at large who pay 25 cents.

What is the maximum and minimum amount of the certificate or certificates issued on any one life.

Answer. \$500.00 to \$3,000.00 and monument \$100.00.

Give limiting ages for admission.

Answer. 18 to 52 years inclusive.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

If so, state how the amount is guaranteed; does your insurance contain any dividend feature?

Answer? Proceeds of one assessment not to exceed amount in stated in certificate.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. Yes. at the age of 70 years.

Does it undertake or promise to pay temporary or permanent disability benefits?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. See table attached above.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount, and for what purpose?

Answer. \$100 for erection of monument at grave of deceased member.

Has the society any emergency or reserve funds? For what purpose, how created and where deposited?

Answer. Yes. To meet future liabilities. Each member is required to pay a specific sum based on his age and amount. \$134,724.99 United States Registered bonds; \$37,110.56 uninvested deposited in United States National bank, Omaha, Nebraska.

Are the officers, directors or trustees elected at an annual meeting of members? If not, how are they chosen?

Answer. Local camp officer annually. Head camp officers biennially. Sovereign camp officers every four (4) years.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto.

Answer. No.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families, heirs, relatives or dependents of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed? If so, state governing rules.

Answer. No.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein?

Answer. Yes.

Does the society pay any commission or compensation to deputies, other than for organizing and resuscitating subordinate bodies?

Answer. No.

In what states is society doing business, and how many lodges in each?

Answer. 35 states. 3,239 lodges.

Has the association more than one class?

Answer. No.

Number any kind of claims for which assessments have been made.

Answer. One class.

What is the aggregate amount of one assessment or periodical call upon all members holding beneficiary certificates?

Answer. Mortuary fund, \$122,000.00; expense fund, \$25,000; emergency fund, \$17,000.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

SUPREME COUNCIL CATHOLIC KNIGHTS OF AMERICA.

Organized under the laws of the State of Kentucky, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, P. J. O'CONNOR.

Vice-President, WM. BLAKERLA.

Secretary, J. C. CARROLL.

[Incorporated, April 1880, under law approved April 1, 1880, Chapter 726. Voluntary association. Organized, May, 1877. Commenced business, May, 1877.]

Home office, Temple Building, corner Walnut and Broadway, St. Louis, Mo.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year....

\$ 466,288.30

IOWA INSURANCE REPORT.

453

INCOME DURING YEAR.

As shown by the books of the organization December 31st.

Gross amount paid by members to the society, without deductions, as follows:

Gross amount of membership fees	\$	1,945.00	
Dues for expenses, per capita tax, etc.....		13,399.00	
Assessments: Mortuary.....		768,319.58	
Medical examiners' fees paid by applicant.....		977.50	
<hr/>			
Total paid by members.....	\$	784,581.08	
Interest, \$18,032.11; rent, \$712.78.		18,744.89	
From all other sources, viz: Fines, \$55; Journal, \$3,113.46		3,168.46	
Supplies, \$928.63; charter fees, \$210		1,138.63	
<hr/>			
Total income during the year.....			\$ 807,633.06
<hr/>			
Sum			\$ 1,273,921.36

DISBURSEMENTS DURING YEAR.

As shown by the books at close of business December 31st.

Death claims	\$	730,226.69	
<hr/>			
Total paid to members	\$	730,226.69	
Commissions, fees and salaries paid or allowed to agents for organization of subordinate bodies.....		7,168.28	
Total amount of salaries, \$7,200.01; fees per diem, mileage, expenses paid to officers, \$1,318.40.....		8,518.41	
Other compensation of office employes.....		150.00	
Medical salaries or fees paid supreme or grand medical supervisors		1,095.50	
Rent, \$81; taxes, \$214.05; advertising and printing, \$364.68.....		659.73	
All other items, viz: Postage, express and telegraph, \$1,202.55; legal expenses, \$906.89.		2,109.44	
Governing bodies, \$877.70; official publication, \$4,354.99; insurance departments, \$222.68		5,455.37	
Miscellaneous supplies, \$352; surety bonds, \$341.75.....		693.75	
Expert expense, \$40; refunded over-payment, \$46; loan on bonds, \$679.84 ..		765.84	
(Total expenses, footings of items 4 to 10, less last two items in item 10, \$25,890.48.)			
<hr/>			
Total disbursements			\$ 765,843.01
<hr/>			
Balance.			\$ 517,078.35

LEDGER ASSETS.

As shown by books at home office at close of business December 31st:

Book value of real estate (Schedule A).	\$	20,000.00	
Book value of bonds (excluding interest) and stocks owned absolutely (Schedule D). ..		492,949.32	
Cash deposited in bank ...		4,129.03	
<hr/>			
Total.....	\$	517,078.35	
<hr/>			
Total net ledger assets as per balance on page 1.....			\$ 517,078.35

IOWA INSURANCE REPORT.

NON-LEDGER ASSETS.

Interest due, \$1,017.50; accrued, \$2,869.....	\$	3,886.50
Due from subordinate bodies.....		6,754.27
Market value of bonds (not including interest) and stocks over book value (Schedule D).....		33,118.18
Assessments actually collected by subordinate bodies not yet turned over to supreme body (but not to exceed the uncalled amount included in item 2 of liabilities).....		56,821.00
Total non-ledger assets.....	\$	100,579.95
Gross assets	\$	617,658.30
Deduct assets not admitted:		
Subordinate bodies debit balances, unsecured.....	\$	6,754.27
Excess of item 14 of assets over item 2 of liabilities.....		21,404.00
Real estate by insurance commissioners of Illinois.....		4,000.00
Total.....	\$	32,158.27
Total admitted assets ...	\$	585,500.03

NON-LEDGER LIABILITIES.

Losses adjusted, due and unpaid	\$	275.00
Losses in process of adjustment or reported		35,417.00
Total liabilities	\$	35,692.00
Balance to protect contracts	\$	549,808.03
Comprised under the following funds:		
Mortuary (less amount thereof included in liabilities and assets not admitted)	\$	35,853.98
Reserve (less amount thereof included in liabilities and assets not admitted).		511,390.24
Expense (less amount thereof included in liabilities and assets not admitted).....		2,563.81
Total special funds.....	\$	549,808.03

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Iowa During Year.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of year).....	22,647	\$ 35,353,500	106	\$ 187,000.00
Policies or certificates written or increased during the calendar year.	1,889	1,668.000	1	1,000.00
Total	24,536	\$ 37,021,500	107	\$ 188,000.00
Deduct decreased or ceased to be in force during year...	1,410	1,941,500	6	7,500.00
Total policies or certificates in force December 31st (end of year).....	23,126	\$ 35,080,000	101	\$ 180,500.00
Losses and claims unpaid December 31st (beginning of year)	30	47,042.00		
Losses and claims incurred during the calendar year....	417	719,087.80	4	7,000.00
Total	447	\$ 766,129.80		
Losses and claims scaled down, compromised or paid during the year	423	730,226.69		7,000.00
Losses and claims unpaid December 31st (end of year)..	24	35,903.11		
Assessments collected during year.....	24			\$ 4,343.96

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid.

Answer. \$1 on entry.

Give amount of annual dues to subordinate bodies, and how paid. When and how much of this is transferred to supreme body?

Answer. Subordinate bodies regulate their own dues. None.

What is the maximum and minimum amount of the certificate or certificates issued on any one life?

Answer. \$2,000; and \$500.

Give limiting ages for admission

Answer. 18 to 45 years.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. Yes.

If so, state how the amount is guaranteed?

Answer. By assessments only.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. No.

Does it undertake or promise to pay temporary or permanent disability benefits?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Levied on age at entry.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. Yes.

If so, what amount, and for what purpose?

Answer. 5 per cent to the revenue fund.

Has the society any emergency or reserve funds?

Answer. Yes.

For what purpose, how created, and where deposited?

Answer. Calamity or epidemic; 5 per cent of mortuary assessments, all interest, etc.; Mississippi Valley Mutual Company, St. Louis. Mo.

Are the officers, directors or trustees elected at an annual meeting of members?

Answer. No.

If not, how are they chosen?

Answer. Biennially by delegates.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto.

Answer. It does not.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families, heirs, relatives or dependents of the member?

Answer. Only in states where the law permits.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein?

Answer. Yes.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies?

Answer. No.

In what states is society doing business, and how many lodges in each?

Answer. Alabama, 7; Arkansas, 8; California, 13; Colorado, 6; Connecticut, 4; District Columbia, 10; Florida, 7; Georgia, 6; Idaho, 1; Illinois, 54; Indiana, 63; Indian Territory 1; Iowa, 5; Kansas, 5; Kentucky, 35; Louisiana, 30; Maine, 1; Massachusetts, 8; Michigan, 3; Minnesota, 9; Mississippi, 11; Missouri, 85; Montana, 3; Nebraska, 8; New Jersey, 2; New Mexico, 3; Nevada, 2; New York, 34; North Carolina, 1; Ohio, 36; Oklahoma Territory, 1; Oregon, 4; Pennsylvania, 31; Rhode Island, 13; South Carolina, 3; South Dakota, 2; Tennessee, 13; Texas, 28; Utah, 2; Virginia, 7; Washington, 4; West Virginia, 2; Wisconsin, 5; Wyoming, 1.

What was the expected mortality for the year according to the actuaries' table of mortality?

Answer. Not calculated.

Has the association more than one class?

Answer. No.

Number and kind of claims for which assessments have been made.

Answer. One only; monthly.

What is the aggregate amount of one assessment or periodical call upon all members holding beneficiary certificates?

Answer. Mortuary fund, \$32,200.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
SUPREME COUNCIL OF THE ROYAL ARCANUM.

Organized under the laws of the State of Massachusetts, made to the Auditor of State of the State
of Iowa, pursuant to the laws thereof.

Supreme Regent, W. HOLT APGAR.

Supreme Vice-Regent, JOS. A. LANGFITT.

Supreme Secretary, W. O. ROBSON.

Supreme Orator, A. S. ROBINSON.

[Incorporated, November 5, 1877, under Public Statutes. Approved, 1874, Chapter 375.
Organized June 23, 1877. Commenced business, June 23, 1877.]

Home office, 407 Shawmut avenue, Boston, Massachusetts.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year.	\$ 1,573,036.76
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INCOME DURING YEAR.

As shown by the books of the organization December 31st.

Gross amount paid by members to the society, without deductions, as follows:

Changes of benefit certificates.....	\$ 2,758.00
Dues for expenses, per capita tax, etc., per capita tax, \$9; members at large, \$1; supreme council dues, \$159,696.60	159,706.60
Assessments: Mortuary... ..	6,604,709.24

Total paid by members.....	\$ 6,767,173.84
W. and O. B. fund, \$15,827.66; emergency fund, \$30,873.28; general fund, \$3,196.76.....	49,897.70
From all other sources, viz: Supplies sold, \$6,114.61; Royal Arcanum Bulletin, \$2,945.98; fines, \$648; dispensations, \$163; Sundry amounts rebated, \$39.53.....	9,911.12

Total income during the year.	\$ 6,826,982.66
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Sum.....	\$ 8,400,019.42
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DISBURSEMENTS DURING YEAR.

As shown by the books at close of business December 31st:

Death claims.....	\$ 6,277,068.65
Payments returned to applicants or members, changes of benefit certificate fees.....	6 50

Total paid to members.....	\$ 6,277,075.15
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Supplies purchased to be sold, \$1,592.93; printing plant, \$165.93; office furniture, \$128.49.....	1,887.35	
Commissions, fees and salaries paid or allowed to agents for organization of subordinate bodies, extension of the order and official supervision.....	13,040.24	
Total amount of salaries, fees per diem, mileage, expenses paid to officers: Official visits and mileage per diem, \$16,687.51; salaries of officers, \$27,475.00; services and expenses of supreme clerk, officers and committees, \$4,369.26.....	48,531.77	
Salaries and other compensation of office employees, clerk hire....	34,516.42	
Taxes, \$715.68; advertising and printing, literature and publications, \$1,379.94; general printing, \$9,897.95; benefit certificates, \$1,282.36.....	13,275.93	
All other items, viz: Postage, express and telegraph, \$6,158.41; legal expenses, \$2,880.54; governing bodies, assistance to grand council, \$26,653.25; official publication, \$2,001.64; insurance departments and compliance with state laws, \$722.00; miscellaneous, \$12,406.29.....	50,822.13	
<hr/>		
(Total expenses, footings of items 4 to 10, \$160,186.49.)		
Total disbursements.....		\$ 6,439,148.99
<hr/>		
Balance.....		\$ 1,960,870.43

LEDGER ASSETS.

As shown by books at home office at close of business on December 31st:

Book value of real estate (Schedule A), unincumbered	\$ 59,170.97	
Book value of bonds (excluding interest) and stocks owned absolutely (Schedule D), general fund, \$66,477.50; emergency fund, \$1,256,097.47.....	1,322,574.97	
W. and O. B. fund.....	16,877.80	
Cash deposited in bank.....	485,748.81	
Also supreme secretary's contingent fund in National Bank of Commonwealth....	2,500.00	
Also emergency fund deposited in Merchants National bank of Boston.....	73,997.88	
<hr/>		
Total net ledger assets, as per balance on page 1.....		\$ 1,960,870.43

NON-LEDGER ASSETS

Paper stock, \$1,697; ledger balances, \$3,024.41; cost of supplies for sale, \$2,259.70; office furniture, \$4,281.89; printing plant, \$6,384.38.....	\$ 17,647.38	
General fund, \$997.50; emergency fund, \$59,042.53.....	60,040.03	
Assessments actually collected by subordinate bodies not yet turned over to supreme body (but not to exceed the uncalled amount included in item 2 of liabilities).....	560,135.78	
<hr/>		
Total non-ledger assets		\$ 647,084.27
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Gross assets..		\$ 2,607,954.70
<hr/>		
Deduct assets not admitted:		
Printing plant.....	\$ 6,384.38	
Furniture, fixtures and safes, supplies, printed matter, stationery, etc.....	8,238.59	
Personal or agents' debit balances, deputies, unsecured, \$1,137.20; bills receivable, unsecured, \$1,887.21.....	3,024.41	

Depreciation of ledger assets to bring same to market value, real estate.....	8,000.00	
Total.....		\$ 25,647.35
Total admitted assets.....		\$ 2,552,307.32

NON-LEDGER LIABILITIES.

Losses in process of adjustment or reported, classes "A", "B", "C", \$745,923.80; resisted, \$9,000 (Schedule X)	\$ 754,923.80	
Additional resisted claims on account of persons not in good standing in the order, class "E".....	19,000.00	
All other liabilities, viz: Ledger balances ..	349.92	
Accounts rendered after close of year for merchandise or services of 1900.....	888.38	
Total liabilities.....		\$ 775,162.12
Balance to protect contracts		\$ 1,807,145.22

Comprised under the following funds:

Mortuary (less amount thereof included in liabilities and assets not admitted).....	\$ 273,811.86	
Emergency (less amount thereof included in liabilities and assets not admitted).....	1,395,593.46	
Expense (less amount thereof included in liabilities and assets not admitted).....	137,739.90	
Total special funds.....		\$ 1,807,145.22

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Iowa During Year.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31st (beginning of year)	193,868	\$ 539,920,500.00	1,196	\$ 3,268,500.00
Policies or certificates written or increased during the calendar year.....	24,086	40,777,500.00 *	189	342,500.00
Total	217,954	580,698,000.00	1,385	3,611,000.00
Deduct decreased or ceased to be in force during year.....	7,880	21,873,000.00 *	110	308,000.00
Total policies or certificates in force December 31st (end of year).....	210,074	558,825,000.00	1,275	3,303,000.00
Losses and claims unpaid December 31st (beginning of year)	253	733,750.00	3	7,500.00
Losses and claims incurred during the calendar year.....	2,229	6,310,000.00	10	28,500.00
Total	2,482	7,043,750.00	13	36,000.00
Losses and claims scaled down, compromised or paid during the year.....	2,213	6,288,826.20	13	36,000.00
Losses and claims unpaid December 31st (end of year).....	269	754,923.80		
Assessments collected during year	12	6,604,709.24	12	38,891.29

*Includes transfer from and to other states.

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid?
Answer. Not less than two dollars paid by applicant to subordinate council at admission.

Give amount of annual dues to subordinate bodies, and how paid. When and how much of this is transferred to supreme body?

Answer. Each member is required to pay not less than two dollars per year to his subordinate council, no part of which is received by supreme council.

What is the maximum and minimum amount of the certificate or certificates issued on any one life?

Answer. Maximum, \$3,000; minimum, \$1,000.

Give limiting ages for admission?

Answer. 21 to 54.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

If so, state how the amount is guaranteed; does your insurance contain any dividend feature?

Answer. No.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

Does it undertake or promise to pay temporary or permanent disability benefits?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment?

Answer. Rates are based on combined American experience tables of mortality and are fixed on age at entry.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. No.

Has the society any emergency or reserve funds?

Answer. Yes.

For what purpose, how created, and where deposited?

Answer. To provide for excessive death rate; created by surplus of assessments; deposited in Merchants National bank, pending investment in bonds; bonds are deposited with state treasurer of Massachusetts.

Are the officers and directors elected at an annual meeting of members of supreme council?

Answer. Yes.

If so, how are they chosen?

Answer. Each subordinate council elects its own officers and representatives to grand council; each grand council does likewise, and elects its representatives to supreme council.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto?

Answer. Does not so agree.

Is a medical examination required before issuing a certificate to applicant?

Answer. Yes.

Are certificates issued to persons other than the families, heirs, relatives or dependents of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein?

Answer. Every just claim paid in full; is able to so continue.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies?

Answer. No.

In what states is society doing business, and how many lodges in each?

Answer. 44 states and number lodges 1,820.

What was the expected mortality of the year according to the actuaries' table of mortality?

Answer. 2,987.

Has the association more than one class?

Answer. No.

Number of members in each class?

Answer. 210,074.

Number and kind of claims for which assessments have been made?

Answer. Death claims only.

What is the aggregate amount of one assessment or periodical call upon all members holding beneficiary certificates?

Answer. Mortuary fund, about \$558,000.00.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
SUPREME COURT OF HONOR.

Organized under the laws of the State of Illinois, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

Supreme Chancellor, A. L. HEREFORD.

Supreme Vice-Chancellor, GEO. P. MARVIN.

Supreme Recorder, W. E. ROBINSON.

Supreme Treasurer, B. F. WARKMAN.

[Organized July 16, 1895.

Commenced business July 23, 1895.]

Home office, rooms 504-7 Odd Fellows building, Springfield, Ill.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year \$ 6,397.96

INCOME DURING YEAR.

As shown by the books of the organization December 31st.

Gross amount paid by members to the society, without deductions,
as follows:

Dues for expenses, per capita tax, etc.....	\$ 47,559.41
Assessments: Mortuary.....	448,574.10

Total paid by members.....	\$ 496,133.51
Interest.....	37.50

From all other sources, viz: Supplies, \$1,771.68; benefit certificate fees, \$637.25; social certificate fees, \$568; registration fees, \$1,408.70; advertising in official publication, \$395.06; miscellaneous, \$37.50	4,819.19
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Total income during the year.....	\$ 500,990.20
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Sum	\$ 507,388.16
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DISBURSEMENTS DURING YEAR.

As shown by the books at close of business December 31st.

Death claims, \$422,300; permanent disability claims, \$5,250.	\$ 427,550.00
Payments returned to applicants or members	190.61

Total paid to members.....	\$ 427,740.61
Commissions, fees and salaries paid or allowed to agents for organization of subordinate bodies.....	11,235.63

IOWA INSURANCE REPORT.

461.

Total amount of salaries, fees per diem, mileage, expenses paid to officers	9,968.78	
Salaries and other compensation of office employes.....	8,688.27	
Medical examiners' fees, paid subordinate medical examiners	20.00	
Rent, \$823.50; advertising and printing, \$3,469.06	4,292.56	
All other items, viz: Postage, express and telegraph, \$4,824.95; legal expenses, \$1,412.23; governing bodies, \$9,629.20; official publication, \$3,903.84; insurance departments, \$467.10; miscellaneous, \$101.82; office supplies, \$1,250.83; furniture, \$298.94; traveling expenses, \$463.66; auditing committee, \$54.18; laws and ritual committee, \$448.56; National Fraternal Congress, \$606.45; insurance and premium on officers' bonds, \$348.50; revenue stamps, \$93	23,903.26	
(Total expenses, footings of items 4 to 10, \$58,108.50.)		
Total disbursements.....	\$	485,849.11
Balance	\$	21,539.05

LEDGER ASSETS.

As shown by books at home office at close of business on December 31st.

Book value of bonds (excluding interest) and stocks owned absolutely (Schedule D).....	\$	10,968.75
Cash deposited in bank.		10,570.30
Total.....	\$	21,539.05
Total net ledger assets as per balance on page 1	\$	21,539.05

NON-LEDGER ASSETS.

Interest accrued	\$	50.00
Furniture and fixtures, \$1,500; district court supplies, \$80.....		1,580.00
Market value of bonds (not including interest) and stocks over book value (Schedule D)		131.25
Assessments actually collected by subordinate bodies not yet turned over to supreme body.....		40,543.30
Total non-ledger assets	\$	42,304.55
Gross assets.....	\$	63,843.60
Deduct assets not admitted:		
Furniture, fixtures and safes, supplies, printed matter, stationery, etc	\$	1,580.00
Excess of item 14 of assets over item 2 of liabilities.....		8,143.30
Total.....	\$	9,723.30
Total admitted assets.....	\$	54,120.30

NON-LEDGER LIABILITIES.

Losses in process of adjustment or reported, \$14,400.00; resisted, \$18,000.00 (Schedule X).	\$	32,400.00
Salaries, rents, expenses, taxes, bills, accounts, fees, etc., due and accrued		3,162.80
Total liabilities.....	\$	35,562.80
Balance to protect contracts.....	\$	18,557.50

Comprised under the following funds:

Mortuary	\$ 1,495.40
Emergency	20,218.75
Expense	3,156.65
Total special funds	\$ 21,714.15

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Iowa During the Year.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31st (beginning of year)	41,774	\$ 63,036,500.00	3,840	\$ 5,790,500.00
Policies or certificates written or increased during the calendar year	12,989	16,369,000.00	935	1,182,500.00
Total	54,763	\$ 79,405,500.00	4,775	\$ 6,973,000.00
Deduct decreased or ceased to be in force during year	6,359	6,558,250.00	394	217,000.00
Total policies or certificates in force December 31st (end of year)	48,404	\$ 72,847,250.00	4,381	\$ 6,756,000.00
Losses and claims unpaid December 31st (beginning of year)	30	\$ 47,600.00	1	\$ 2,000.00
Losses and claims incurred during the calendar year	273	415,750.00	18	27,000.00
Total	303	\$ 463,350.00	19	\$ 29,000.00
Losses and claims scaled down, compromised or paid during the year	282	430,950.00	18	28,000.00
Losses and claims unpaid December 31st (end of year)	21	\$ 32,400.00	1	\$ 1,000.00
Assessments collected during year	12	\$ 448,574.10	12	\$ 42,583.90

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid.

Answer. Three dollars for \$500.00, \$4.00 for \$1,000.00, and \$5.00 for \$2,000.00.

Give amount of annual dues to subordinate bodies, and how paid.

Answer. Annual dues fixed by district courts.

When and how much of this is transferred to supreme body?

Answer. Of same \$1.00 per capita per annum remitted to supreme office.

What is the maximum and minimum amount of the certificate or certificates issued on any one life?

Answer. Two thousand dollars and \$500.00.

Give limiting ages for admission.

Answer. Over 18 and under 45 years of age.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

Does it undertake or promise to pay temporary or permanent disability benefits?

Answer. Pays permanent total disability.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age? If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. Graded by the society's own table of rates. Age at entry.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount, and for what purpose?

Answer. No, except in payment of permanent disability losses amounting to \$5,250.00.

Has the society any emergency or reserve funds?

Answer. Yes.

For what purpose, how created, and where deposited?

Answer. From which to pay death and disability losses, when twelve assessments are insufficient; excess of twelve assessments over amount of claims allowed, \$20,037.50; \$10,968.75 in government bonds deposited with insurance superintendent of Illinois, and \$9,068.75 in Auburn state bonds.

Are the officers, directors or trustees elected at an annual meeting of members?

Answer. No.

If not, how are they chosen?

Answer. Triennially.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto.

Answer. Makes no such agreement.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families, heirs, relatives or dependents of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No, not allowed.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein?

Answer. Yes, to both questions.

Does the society pay any commission or compensation to agents, other than for organizing and re-educating subordinate bodies?

Answer. No.

In what states is society doing business, and how many lodges in each?

Answer. California, 5; Colorado, 3; Illinois, 576; Indiana, 73; Iowa, 76; Kansas, 44; Michigan, 23; Minnesota, 34; Missouri, 110; Nebraska, 44; Ohio, 19; Oklahoma Territory, 3; South Dakota, 1; Washington, 3.

Has the association more than one class?

Answer. No.

What is the aggregate amount of one assessment or periodical call upon all members holding beneficiary certificates?

Answer. Mortuary fund, \$40,543 30; expense fund, \$24,202.00.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

SUPREME COURT INDEPENDENT ORDER OF FORESTERS.

Organized under the laws of the Dominion of Canada, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, ORONHYATEKHA, M. D.

Vice-President, VICTOR MORIN.

Secretary, JOHN A. MCGILLIVRAY, K. C.

Treasurer, H. A. COLLINS.

[Incorporated July 23, 1881, under chapter 167; re-incorporated May 2, 1889, under chapter 104, revised statutes Province of Ontario, Dominion of Canada. Organized July 1, 1881.

Commenced business July 1, 1881.]

Home office, corner Bay and Richmond streets, Toronto, Ont.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year..... \$ 3,803,555.05

IOWA INSURANCE REPORT.

INCOME DURING YEAR.

As shown by the books of the organization, December 31st.

Gross amount paid by members to the society, without deductions,
as follows:

Gross amount of membership fees.....	\$ 18,799.64
Dues for expenses, per capita tax, etc.....	205,029.74
Assessments: Mortuary, \$2,204,092.69; sick and funeral, \$195,590.32.....	2,399,683.01
Total paid by members	\$ 2,623,512.39
Interest, \$154,775.95; rent, \$41,154.82.....	195,930.77
From all other sources, viz: Changes of policies, \$2,365.03; organizing, \$5,999.04; supplies, \$56,075.12	64,439.19
Premiums on bonds, \$5,778.75; commissions, accident insurance, \$86.69.....	5,865.44
Re-deposits, death claims, 1899, \$666.68; total and per disability claims, \$1,000; sick claims, \$26.14.....	1,692.82
Total income during the year.....	\$ 2,891,440.61
Sum	\$ 6,694,995.66

DISBURSEMENTS DURING YEAR.

As shown by the books at close of business December 31st.

Death claims, \$1,291,539.30; permanent disability claims, \$81,746.64. \$	1,373,285.94
Sick claims, \$153,046.99; old age benefits, \$6,850; funeral claims, \$10,237.71; old age temporary and permanent disability benefits, \$100; expectation of life, \$1,625.....	171,859.70
Payments returned to applicants or members, mortuary, \$5,383.06; sick and funeral, \$1,802.50; general, \$2,229.21.....	9,414.77
Total paid to members.....	\$ 1,554,560.41
Salaries and expenses of managers and agents not paid by commissions.....	167,799.94
Total amount of salaries, fees per diem, mileage, expenses paid to officers	22,083.28
Salaries and other compensation of office employes.....	67,731.50
Medical examiners' fees paid subordinate medical examiners.....	786.57
Rent, \$22,070.77; taxes, \$9,929.08; advertising and printing, \$22,578.98.....	54,578.83
All other items, viz: Postage, express and telegraph, \$6,877.45; legal expenses, \$13,510.34.....	20,387.79
Official publication, \$37,352.82; insurance departments, \$5,086.49..	42,439.31
Miscellaneous.....	315,798.55
(Total expenses, footings of items 4 to 10. \$691,605.77.)	
Total disbursements.....	\$ 2,246,166.18
Balance	\$ 4,448,829.48

LEDGER ASSETS.

As shown by books at home office at close of business on December 31st.

Book value of real estate (Schedule A), unincumbered.....	\$ 553,807.35
Real estate on foreclosure.....	87,401.87
Mortgage loans on real estate (Schedule B), first liens.....	2,577,204.93
Loans secured by pledge of bonds, stocks or other collateral (Schedule C).....	480,834.60

Special deposits: Queensland, Victoria, New Zealand and South		
Australia.....	82,720.32	
Special bank deposits	102,085.23	
Cash deposited in bank.....	564,775.18	
Total	\$ 4,448,829.48	
Total net ledger assets, as per balance on page 1.....		\$ 4,448,829.48

NON-LEDGER ASSETS.

Interest due, \$31,751.70; accrued, \$34,775.51 on mortgages... ..	\$ 66,527.21	
Interest due, \$201; accrued, \$5,577.40 on other assets.... .	5,778.40	
Rents due, \$3,624.14; accrued, \$266.72.....	3,890.86	
Due from high and subordinate courts for supplies	49,196.62	
High, subordinate and other salable supplies on hand.....	62,378.40	
Furniture, furnishings and fixtures after deducting for deprecia- tion.....	21,807.70	
Assessments actually collected by subordinate bodies not yet turned over to supreme body (but not to exceed the uncalled amount included in item 2 of liabilities).....	2,361.95	
Due for fire insurance, \$1,623.60; temporary advance loans, \$3,018.11	4,641.71	
Total non-ledger assets		\$ 216,582.85
Gross assets....		\$ 4,665,412.33
Deduct assets not admitted:		
Furniture, fixtures and safes, supplies, printed matter, station- ery, etc	\$ 133,382.72	
Depreciation on bonds and debentures.....	247.09	
Written off temple account to bring to appraisement.....	28,807.35	
Written off mortgages (at request of Illinois commissioner).....	31,700.00	
Written off past due interest	10,737.27	
Total		\$ 204,874.43
Total admitted assets.....		\$ 4,460,537.90

NON-LEDGER LIABILITIES.

Claims for temporary and permanent disability benefit, \$500 due; not yet due, \$70,973.32 (Schedule X).	\$ 71,473.32	
Claims for death losses, \$73,001.36; resisted, \$7,216.70 (Schedule X)	80,218.06	
Salaries, rents, expenses, taxes, bills, accounts, fees, etc., due and accrued.....	6,339.93	
Present value unpaid installments old age annuities.....	40,661.75	
Advance assessments.....	4,189.75	
Claims for sickness, benefits due, \$479.31; not adjusted, estimated, \$20,000 ..	20,479.31	
All other liabilities, viz: Claims for funeral benefits.....	652.30	
Total liabilities.....		\$ 224,014.42
Balance to protect contracts.....		\$ 4,236,523.48
Comprised under the following funds:		
Mortuary (less amount thereof included in liabilities and assets not admitted).....	\$ 4,101,718.44	
Sick and funeral (less amount thereof included in liabilities and assets not admitted).....	134,805.04	
Total special funds.....		\$ 4,236,523.48

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in State of Iowa During Year.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31st (beginning of year).	161,459	\$ 194,792,500.00	740	\$ 1,013,000.00
Policies or certificates written or increased during the calendar year.	31,847	27,682,500.00	335	309,500.00
Total.	193,306	\$ 222,475,000.00	1,075	\$ 1,322,500.00
Deduct decreased or ceased to be in force during year	15,662	15,910,500.00	218	220,000.00
Total policies or certificates in force December 31st (end of year).	177,644	\$ 206,564,500.00	857	\$ 1,102,500.00
Losses and claims unpaid December 31st (beginning of year).	79	\$ 72,444.74	.....	.....
Losses and claims incurred during the calendar year	1,092	1,389,634.26	13	\$ 14,500.00
Total	1,171	1,462,079.00	13	\$ 14,500.00
Losses and claims scaled down, compromised or paid during the year.	1,075	\$ 1,381,860.94	13	\$ 14,500.00
Losses and claims unpaid December 31st (end of year).	96	80,218.06	.....	.....
Assessments collected during year	177,644	\$ 2,204,092.69	.....	11,978.74

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid?

Answer. Fifty cents for each \$500.00 of mortuary benefit granted, paid by applicant in cash.

Give amount of annual dues to subordinate bodies, and how paid?

Answer. Subordinate bodies fix their own dues.

When and how much of this is transferred to supreme body?

Answer. A tax is payable to supreme court at rate of 60 cents on \$500.00; \$1.20 on \$1,000; \$1.80 on \$2,000; \$2.40 on \$3,000; \$3.00 on \$4,000; \$3.60 on \$5,000.

What is the maximum and minimum amount of the certificate or certificates issued on any one life?

Answer. \$5,000 to \$500.

Give limiting ages for admission?

Answer. 18 to 54 years.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. Yes.

If so, state how the amount is guaranteed; does your insurance contain any dividend feature?

Answer. By the monthly premiums, the accumulated fund and the power to levy extra assessments. No dividend features.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

Does it undertake or promise to pay temporary or permanent disability benefits?

Answer. Yes.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. Combined experience tables and 30 American offices (Meech) tables; premiums are paid on age at entry.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. Yes.

If so, what amount, and for what purpose?

Answer. Five per cent applied to the payment of management expenses.

Has the society any emergency or reserve funds?

Answer. Yes.

For what purpose, how created, and where deposited?

To pay claims as they arise, created by surplus of premiums after payment of current claims, \$4,448,829.48. deposited in banks or invested in approved securities.

Are the officers, directors or trustees elected at an annual meeting of members?

Answer. No.

If not, how are they chosen?

Answer. At triennial meeting of supreme court.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families, heirs, relatives or dependents of the member?

Answer. No, except fiancée's.

Are assignments of certificates to other than such persons allowed?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein?

Answer. Yes, all legitimate claims are paid to the full extent thereof, and we can continue so to pay.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies?

Answer. No.

In what states is society doing business, and how many lodges in each?

Answer. Maine, New Hampshire, Vermont, Rhode Island, Connecticut, Pennsylvania, Ohio, Indiana, Illinois, Michigan, Wisconsin, Minnesota, Iowa, North Dakota, South Dakota, Missouri, Kansas, Colorado, Nebraska, Utah, Montana, Oregon, Washington, California, Arizona, New York.

Has the association more than one class?

Answer. No.

What is the aggregate amount of one assessment or periodical call upon all members holding beneficiary certificates for December?

Answer. Mortuary fund, \$186,080.07; sick and funeral fund, \$16,480.15

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

SUPREME FOREST WOODMEN CIRCLE.

Organized under the laws of the State of Nebraska, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, MRS. EMMA B. MANCHESTER, Sup. Guardian.

Vice-President, MRS. JULIA V. FREYMAN, Sup. Adviser.

Secretary, J. G. KUHN, Sup. Clerk.

Treasurer, MRS. IDA M. KELEY, Sup. Banker.

[Incorporated, September, 5, 1895, under Nebraska state law. Approved, 1887, chapter 18.]

Home office, Omaha, Nebraska.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year..... \$ 5,534.18

INCOME DURING YEAR.

As shown by the books of the organization December 31st.

Gross amount paid by members to the society, without deductions, as follows:

Gross amount of membership fees.....	\$ 4,050.56
Dues for expenses, per capita tax, etc.....	19,511.59
Assessments: Mortuary, \$72,121.40; reserve, \$4,700.70.....	76,822.10

Total paid by members.....	\$ 100,384.25
Bonds for local grove officers.....	805.23
From all other sources, viz.: Supplies sold.....	930.18

Total income during the year.....	\$ 102,119.66
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Sum.....	\$ 107,653.84
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DISBURSEMENTS DURING YEAR.

As shown by the books at close of business December 31st, including monuments and funeral benefits.

Death claims.....	\$ 72,900.00
Payments returned to applicants or members.....	6.50

Total paid to members.....	\$ 72,906.50
Commissions, fees and salaries paid or allowed to deputies for organization of subordinate bodies.....	1,741.90
Total amount of salaries, fees per diem, mileage, expenses paid to officers.....	6,002.96
Salaries and other compensation of office employees.....	2,410.55
Medical salaries or fees paid.....	1,486.75
Bonds of local grove officers.....	482.12
Rent, \$499.00; blanks and printing, \$4,125.73.....	4,624.73

All other items, viz.:

Postage, express and telegraph, \$1,460.61; legal expenses, \$404.45; official publication, \$1,297.74; insurance departments, \$204.00; miscellaneous, furniture and fixtures, \$558.39, investigating claims, \$321.06; traveling expenses, \$732.86; supplies, \$908.73; other expense, \$1,584.43.....	7,472.27
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Total disbursements.....	\$ 97,127.78
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Balance.....	\$ 10,526.06
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LEDGER ASSETS.

As shown by books at home office at close of business on December 31st.

Balance in hands of supreme banker.....	\$ 10,526.06
Total.....	\$ 10,526.06

Total net ledger assets, as per balance on page 1.....	\$ 10,526.06
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NON-LEDGER ASSETS.

Assessment in hands of local groves called November 20th, estimated.....	\$ 8,200.00
Monthly dues in hands of local groves to accompany above, estimated.....	1,950.00

Assessments in hands of local groves called December 20th, estimated.....	17,800.00	
Monthly dues in hands of local groves to accompany above, estimated.....	2,150.00	
Total non-ledger assets.....		\$ 30,100.00
Gross assets.....		\$ 40,626.06

NON-LEDGER LIABILITIES.

Losses reported, no proofs filed, including monuments.....	\$ 8,500.00	
Losses in process of adjustment or reported, including monuments and funeral benefits.....	28,700.00	
All other liabilities, viz.:		
Unpaid monuments and funeral benefits on litigated claims..	3,200.00	
Total liabilities.....		\$ 40,400.00
Balance to protect contracts.....		\$ 226.06

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Iowa During Year.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of year).....	8,757	\$10,165,200.00	671	\$ 684,600.00
Policies or certificates written or increased during the calendar year.....	4,797	5,082,200.00	286	270,600.00
Total	13,554	\$15,247,400.00	957	\$ 955,200.00
Deduct decreased or ceased to be in force during year	1,748	1,831,800.00	200	190,000.00
Total policies or certificates in force December 31st (end of year).....	11,806	\$13,415,600.00	757	\$ 765,200.00
Losses and claims unpaid December 31st (beginning of year).....	27	\$ 32,900.00	1	\$ 1,200.00
Losses and claims incurred during the calendar year	74	80,400.00	4	4,400.00
Total	101	\$ 113,300.00	5	\$ 5,600.00
Losses and claims scaled down, compromised or paid during the year.....	68	72,900.00	5	5,300.00
Losses and claims unpaid December 31st (end of year)	33	40,400.00	.....	300.00
Assessments collected during year.....	14	76,822.10	14	3,594.60

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid?
Answer. No uniform entrance fee; many admitted free.

Give amount of annual dues to subordinate bodies, and how paid.
Answer. This is optional with subordinate lodges.

When and how much of this is transferred to supreme body?
Answer. None, except as answered to No. 7.

What is the maximum and minimum amount of the certificate or certificates issued on any one life?
Answer. \$500 minimum, and \$2,000 maximum, and \$100 funeral benefit for male, and \$100 for a monument to female members.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

If so, state how the amount is guaranteed; does your insurance contain any dividend feature?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. Based on age at entry.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. No.

If so, what amount, and for what purpose?

Answer. Only for payment of funeral benefit to male and payment of a monument to female members.

Has the society any emergency or reserve funds?

Answer. Yes.

For what purpose, how created, and where deposited?

Answer. First two assessments paid by new members is placed in the emergency fund, and is to be used when number of approved claims necessitate the calling of more than sixteen assessments in any one year.

Are the officers, directors or trustees elected at an annual meeting of members?

Answer. No.

If not, how are they chosen?

Answer. Elected every four years at the supreme forest session.

Is a medical examination required before issuing a certificate to applicants.

Answer. Yes.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein?

Answer. Yes.

Does the society pay any commission or compensation to agents other than for organizing and resuscitating subordinate bodies?

Answer. No.

In what states is society doing business, and how many lodges in each?

Answer. Alabama, 2; Arizona, 8; Arkansas, 32; Colorado, 4; Connecticut, 1; Florida, 1; Georgia, 1; Indiana, 13; Indian Territory, 13; Iowa, 36; Kansas, 11; Kentucky, 5; Louisiana, 3; Michigan, 14; Minnesota, 11; Mississippi, 28; Missouri, 64; Nebraska, 36; New Mexico, 5; New York, 1; North Carolina, 1; Ohio, 12; Oklahoma Territory, 8; Oregon, 4; Pennsylvania, 5; South Carolina, 4; South Dakota, 2; Tennessee, 15; Texas, 98; Virginia, 1; West Virginia, 1; Wisconsin, 9; Wyoming, 2.

What was the expected mortality for the year according to the actuaries' table of mortality?

Answer. 7.2.

Has the association more than one class?

Answer. Only one class, 11,866.

What is the aggregate amount of one assessment or periodical call upon all members holding beneficiary certificates?

Answer. Mortuary fund, \$6,246.75; expense fund, \$2,539.99.

ANNUAL STATEMENT

For the year ending December 31, 1900. of the condition and affairs of the
LADIES OF THE MACCABEES OF THE WORLD.

Organized under the laws of the State of Michigan, made to the auditor of State of the State of
Iowa, pursuant to the laws thereof.

President, MRS. LILLIAN M. HOLLISTER. First Vice-President, MRS. EMMA S. OLDS.
Secretary, MISS BINA M. WEST. Treasurer, MRS. A. LOUISE MYERS.

[Incorporated, April 6, 1897. Organized, October 1, 1892.
Commenced business, October 1, 1892.]

Home office, Maccabee Temple, Port Huron, Michigan.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year. \$ 230,449.37

INCOME DURING YEAR.

As shown by the books of the organization December 31st.

Gross amount paid by members to the society, without deduc-
tions, as follows:

Gross amount of membership fees, certificate and card fees.....\$	16,463.51	
Dues for expenses, per capita tax, etc.....	38,214.78	
Assessments: Mortuary, \$450,302.91; reserve, \$73,372.05; expense, \$51,931.33	575,606.29	
Medical examiners' fees paid by applicant.....	2,712.75	
Total paid by members.....\$	632,997.33	
Interest	3,147.56	
From all other sources, viz: General fund of disbanding hives, turned over	37.81	
Net income on charter and other supplies.....	1,998.05	
Total income during the year.....	\$ 638,180.75	
Sum	\$ 868,630.12	

DISBURSEMENTS DURING YEAR.

As shown by the books at close of business December 31st:

Death claims, \$441,379.40; permanent disability claims, \$2,400.00 \$	443,779.40
Fees tax returned	252.49
Assessments returned to applicants or members.....	3,609.55
Total paid to members	\$ 447,641.44
Commissions, fees and salaries paid or allowed to agents for or- ganization of subordinate bodies	25,716.18
Total amount of salaries, \$8,800.08; fees per diem, mileage, expenses paid to officers, \$5,904.95.....	14,705.03

IOWA INSURANCE REPORT.

Salaries and other compensation of office employees.....	11,938.68	
Supreme medical examiner.	3,500.00	
Rent, \$1,293.00; light, \$117.30; advertising and printing, \$11,252.71; janitor, \$394.18.....	13,057.19	
All other items, viz: Postage, express freight, telegraph, tele- phones, \$7,496.51; legal expenses, \$4,251.54; governing bodies, \$27,753.27; official publication, \$9,669.96; insurance departments, \$525.59; miscellaneous, \$2,292.91; furniture and fixtures, \$5,823.50; fire insurance, \$61.89; convention and class work, \$220.90.....	58,096.97	
(Total expenses, footings of items 4 to 10, \$127,013.15.)		
Total disbursements.....		\$ 574,654.59
Balance		\$ 293,975.53

LEDGER ASSETS.

As shown by books at home office at close of business on De-
cember 31st:

Book value of bonds (excluding interest) and stocks owned ab- solutely (Schedule D).....	\$ 115,350.00	
Cash deposited in bank.....	178,625.53	
Total		\$ 293,975.53

NON-LEDGER ASSETS.

Per capita tax collected in hands of sub hives R K.....	\$ 20,000.00	
Total non-ledger assets.....		\$ 20,000.00
Gross assets		\$ 313,975.53
Deduct assets not admitted:		
U. S. government bonds, 2's of 1891 expired.....	\$ 1,350.00	
Total		\$ 1,350.00
Total admitted assets.....		\$ 312,625.53

NON-LEDGER LIABILITIES.

Losses in process of adjustment or reported, \$51,500; resisted, \$4,500.00 (Schedule X).....	\$ 56,000.00	
Salaries, rents, expenses, taxes, bills, accounts, fees, etc., due and accrued.....	12,115.61	
Total liabilities		\$ 68,115.61
Balance to protect contracts.....		\$ 244,509.92

Comprised under the following funds:

Mortuary.....	\$ 34,521.04	
Reserve and emergency	195,050.48	
Expense.....	14,938.40	
Total special funds.....		\$ 244,509.92

EXHIBIT OF CERTIFICATES OR POLICIES.

LIFE BENEFIT CERTIFICATES ONLY.	Total Business of the Year.		Business in Iowa During the Year.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31st (beginning of year).....	56,267	\$ 55,397,000.00	771	\$ 838,000.00
Policies or certificates written or increased dur- ing calendar year.....	15,184	12,765,000.00	208	194,500.00
Total.....	71,451	68,162,000.00	979	1,032,500.00
Deduct decreased or ceased to be in force dur- ing year.....	6,115	6,058,367.00	146	159,000.00
Total policies or certificates in force December 31st (end of year).....	65,336	62,103,633.00	833	873,500.00
Losses and claims unpaid December 31st (be- ginning of year).....	68	77,050.00	.....	.....
Death	415	433,800.00	...	.....
Discontinued	22	2,400 00	.....	.....
Losses and claims incurred during the calendar year.....	437	436,200.00	4	3,600.00
Total.....	505	513,250.00	.....	.....
Losses and claims scaled down, compromised or paid during the year.....	452	457,250.00	4	3,600.00
Paid in full.....	434	432,750.00	.....	.....
Compromised	13	19,500.00	.....	.....
Rejected	5	5,000.00	.....	.....
Losses and claims unpaid December 31st (end of year).....	53	56,000.00	.....	.....
Assessments collected during year.	8	575,606.29	8	8,429.05

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee and how paid.
Answer. \$3.00 paid by each member to subordinate body or organizer of subordinate body.

Give amount of annual dues to subordinate bodies, and how paid.
Answer. Determined by by-laws of subordinate body.

When and how much of this is transferred to supreme body?
Answer. Per capita tax of \$1.00 per year on social members and 50 cents on life benefit members, paid to supreme hive semi-annually, in January and July.

What is the maximum and minimum amount of the certificate or certificates issued on any one life?
Answer. \$2,000 and \$500.

Give limiting ages for admission.
Answer. Life benefit, 18 to 50; social, 18 to 70 years.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?
Answer. No.

If so, state how the amount is guaranteed; does your insurance contain any dividend feature?
Answer. No.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?
Answer. No.

Does it undertake or promise to pay temporary or permanent disability benefits?
Answer. Total and permanent disability benefits only.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?
Answer. Graded.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.
Answer. Combined mortality tables. Assessments levied according to age at entry.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. Yes.

If so, what amount, and for what purpose?

Answer. Twelve per cent for management expenses as allowed by the laws governing the order.

Has the society any emergency or reserve funds?

Answer. Yes.

For what purpose, how created, and where deposited?

Answer. To meet claims in excess of the amount of twelve assessments per annum. Created by one assessment called in October of each year. Invested in United States government bonds. No other investment permitted by the laws.

Are the officers, directors or trustees elected at an annual meeting of members? If not, how are they chosen?

Answer. Biennially, by vote of representatives at supreme hive Review.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto.

Answer. No such agreement.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families, heirs, relatives or dependents of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed? If so, state governing rules.

Answer. No.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies?

Answer. No.

In what states is society doing business, and how many lodges in each?

Answer. New York, 364; Ohio, 319; Pennsylvania, 187; Illinois, 172; Indiana, 109; Wisconsin, 80; Minnesota, 65; Missouri, 48; California, 48; Washington, 44; Iowa, 34; Nebraska, 33; Oregon, 38; Texas, 33; Tennessee, 23; Montana, 20; Colorado, 30; South Dakota, 19; Kansas, 21; Kentucky, 16; North Dakota, 18; Connecticut, 20; Idaho, 10; West Virginia, 15; Arkansas, 12; British Columbia, 7; Wyoming, 7; Utah, 8; New Hampshire, 6; New Jersey, 4; Virginia, 5; Nevada, 2; Georgia, 2; Indian Territory, 1; District of Columbia, 4; Alabama, 1; New Mexico, 1; Quebec, 1; Mississippi, 3; Louisiana, 1; Alaska, 2; Rhode Island, 1; Florida, 1.

Has the association more than one class?

Answer. No.

What is the aggregate amount of one assessment or periodical call upon all members holding beneficiary certificates?

Answer. About \$72,000.00.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the

SUPREME LODGE KNIGHTS OF HONOR.

Organized under the laws of the State of Missouri, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, D. S. BIGGS.

Secretary, NOAH M. GIVAN.

[Incorporated, June 20, 1884, under law March 20, 1876, chapter 21. Organized, June 30, 1873. Commenced business, June 30, 1873.]

Home office, 816 Olive street, St. Louis, Mo.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year..... \$ 62,374.66

INCOME DURING YEAR.

As shown by the books of the organization December 31st.

Gross amount paid by members to the society, without deductions, as follows:

Dues for expenses, per capita tax, etc	\$ 103,123.18	
Assessments: Mortuary, \$3,442,662.10....	3,442,662.10	
Total paid by members	\$ 3,545,785.28	
Interest	4,869.53	
From all other sources, viz.: Certificates, \$1,188 50; fines, \$203.40; defunct cards, \$122.00; exchange, \$14.35; appeal circular, \$1,-196.27; attorney's fees and cost (returned), \$222.35; supplies, \$461.88; overcharged by insurance department, \$10.00.....	3,481.75	
Total income during the year.		\$ 3,554,073.56
Sum		\$ 3,616,448.22

DISBURSEMENTS DURING YEAR.

As shown by the books at close of business December 31st:

Death claims.....	\$ 3,433,877.29	
Total paid to members.....	\$ 3,433,877.29	
Commissions, fees and salaries paid or allowed to agents for organization of subordinate bodies.....	9,041.15	
Total amount of salaries, fees per diem, mileage, expenses paid officers	10,300.00	
Salaries and other compensation of office employes.....	14,312.00	
Medical salaries or fees paid supreme medical supervisors	2,500.00	
Rent, \$2,400; taxes, \$19.80; advertising and printing, \$1,575.25 ...	3,995.05	
All other items, viz: Postage, express and telegraph, \$1,516; legal expenses, \$7,177.22; governing bodies, \$20,057.56; official publication, \$2,708.34; insurance departments, \$1,141.45; miscellaneous, \$5,440.63.....	38,041.20	
Supreme lodge session.....	14,187.80	
Total disbursements		\$ 3,526,254.49
Balance.....		\$ 90,193.73

LEDGER ASSETS.

As shown by the books at home office at close of business December 31st.

Cash in office supreme secretary.....	\$ 1,257.02	
Cash in Mississippi Trust company.....	336.96	
Cash in National Bank of Commerce.....	123,634.86	
On deposit as bonds and tender of return assessments in contested cases.....	40,257.21	
Total.....	\$ 165,486.05	
Deduct ledger liabilities:		
Outstanding warrants.....	75,292.32	
Total net ledger assets, as per balance on page 1.....		\$ 90,193.73

NON-LEDGER ASSETS.

Interest due from grand lodges.....	\$	696.46	
Furniture, supplies, etc		10,806.00	
R. J. Breckenridge (judgment).....		2,691.05	
Assessments actually collected by subordinate bodies not yet turned over to supreme body (but not to exceed the uncalled amount included in item 2 of liabilities)		271,000.00	
			<hr/>
Total non-ledger assets.....	\$	285,193.51	
			<hr/>
Gross assets.....	\$	375,387.24	
Deduct assets not admitted.			
Furniture, fixtures and safes, supplies, printed matter, sta- tionery, etc.....	\$	10,806.00	
R. J. Breckenridge (judgment).....		2,691.05	
			<hr/>
Total.....	\$	13,497.05	
			<hr/>
Total admitted assets. ...	\$	361,890.19	

NON-LEDGER LIABILITIES.

Losses adjusted, due and unpaid, \$26,666.67; not yet due, \$324,- 500.00 (Schedule X).....	\$	351,166.67	
Losses in process of adjustment or reported, \$180,000; resisted, \$51,000.00 (Schedule X)		231,000.00	
All other liabilities, viz.: supplies, printing, etc., bought in De- cember.....		624.49	
			<hr/>
Total liabilities .	\$	582,791.16	
			<hr/>
Balance deficit	\$	220,900.97	

Comprised under the following funds:

Mortuary (less amount thereof included in liabilities and assets not admitted).....	\$	28,142.95	
General fund (less amount thereof included in liabilities and assets not admitted)		32,694.36	
Relief (less amount thereof included in liabilities and assets not admitted)		139.53	
Appeal circular (less amount thereof included in liabilities and assets not admitted).....		331.75	
Supreme secretary.....		1,593.98	

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Iowa During the Year.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31st (beginning of year).....	66,863	\$ 118,469,000.00	91	\$ 169,500.00
Policies or certificates written or increased during the calendar year	3,125	3,295,500.00	44	\$ 42,000.00
Total.....	69,988	\$ 121,764,500.00	135	\$ 211,500.00
Deduct decreased or ceased to be in force during year.....	10,056	16,628,000.00	9	13,500.00
Total policies or certificates in force December 31st (end of year)	59,932	\$ 105,136,500.00	126	\$ 198,000.00
Losses and claims unpaid December 31st (beginning of year).....	260	\$ 488,766.67	.....	.....
Losses and claims incurred during the calendar year.....	1,784	3,292,677.29	5	\$ 9,000.00
Total.....	2,044	\$ 3,785,043.96	5	\$ 9,000.00
Losses and claims scaled down, compromised or paid during the year.....	1,854	3,433,877.29	4	\$ 7,000.00
Losses and claims unpaid December 31st (end of year).....	190	\$ 351,166.67	1	\$ 2,000.00
Assessments collected during year.....		\$ 3,442,662.10	.....	\$ 7,752.50

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee and how paid.

Answer. Governed by subordinate lodge.

Give amount of annual dues to subordinate bodies, and how paid. When and how much of this is transferred to supreme body?

Answer. Governed by subordinate lodge. Annual dues \$1.60 per member, payable quarterly.

What is the maximum and minimum amount of the certificate or certificates issued on any one life?

Answer. Two thousand dollars and \$500.

Give limiting ages for admission.

Answer. Between eighteen and fifty years.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. Yes.

If so, state how the amount is guaranteed.

Answer. From assessments only.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

Does it undertake or promise to pay temporary or permanent disability benefits?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. No.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. Graded according to age on January first of each year. Step rate plan.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. No.

Has the society any emergency or reserve funds?

Answer. No.

Are the officers, directors or trustees elected at an annual meeting of members?
Answer. No.
If not, how are they chosen?
Answer. By the supreme lodge annually.
If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto.
Answer. Sufficient assessments are levied to cover losses.
Is a medical examination required before issuing a certificate to applicants?
Answer. Yes.
Are certificates issued to persons other than the families, heirs, relatives or dependents of the member?
Answer. No.
Are assignments of certificates to other than such persons allowed?
Answer. No assignments allowed.
Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein?
Answer. Yes.
Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies?
Answer. No.
In what states is society doing business, and how many lodges in each?
Answer. Forty-seven states and countries; 1,962 lodges.
Has the association more than one class?
Answer. No.
What is the aggregate amount of one assessment or periodical call upon all members holding beneficiary certificates?
Answer. Average for year, mortuary fund, \$278,555.14; expense fund, \$25,780.79.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
SUPREME LODGE ENDOWMENT RANK, KNIGHTS OF PYTHIAS.

Organized under the laws of Congress, District of Columbia, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, C. F. S. NEAL. *Secretary, CHAS. H. KESSLER.*

[Reincorporated January 29, 1894. Organized October 5, 1875. Commenced business, November 7, 1877.]

Home office: 1006-10 Fisher Building, Dearborn and Van Buren Streets, Chicago.

BALANCE SHEET

Amount of net ledger assets December 31st of previous year.... \$ 488,457.69

INCOME DURING YEAR.

As shown by the books of the organization December 31st.

Gross amount paid by members to the society, without deductions, as follows:

Gross amount of membership fees.....	\$ 15,218.50
Dues for expenses, per capita tax, etc.....	138,871.81
Assessments: Mortuary.....	1,339,581.03
Certificate, card and other fees paid direct by the office.....	3,805.07

Total paid by members.....	\$ 1,497,476.41
Interest, \$6,969.25; rent, 21,875.00.....	28,844.25

IOWA INSURANCE REPORT.

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From all other sources, viz: Selling price of securities over cost (paid during year).....	1,000.00	
Total income during the year.....	\$	1,527,320.66
Sum.....	\$	2,015,778.35

DISBURSEMENTS DURING YEAR.

As shown by the books at close of business December 31st.

Death claims.....	\$	1,334,091.36
Membership fees retained by subordinate branches.....		15,218.50
Payments returned to applicants or members.....		6,907.39
Total paid to members.....	\$	1,356,217.25
Commissions, fees and salaries paid or allowed to agents for organization of subordinate bodies.....		53,215.00
Total amount of salaries, fees per diem, mileage, expenses paid to officers.....		6,050.00
Salaries and other compensation of office employees..		12,325.52
Medical examiners' fees, paid subordinate medical examiners, \$25,025.75; medical salaries or fees paid supreme or grand medical supervisors, \$6,133.00.....		31,158.75
Rent, \$3,320.04; advertising and printing, \$6,189.47....		9,509.51
All other items, viz.: Postage, express and telegraph, \$4,251.87; legal expenses, \$8,527.13; governing bodies, \$1,233.80; official publication, \$1,238.75; insurance departments, \$361.00; mis- cellaneous, investigating death claims, \$6,826.75; section supplies and printing, \$2,516.98; miscellaneous office expen- ses, \$2,494.87.....		27,451.15
(Total expenses, footings of items 4 to 10, \$139,709.93.)		
Total disbursements ...	\$	1,495,927.18
Balance.....	\$	519,851.17
Charged off books December 31st, 1900.....		7,000.00
Balance.....	\$	512,851.17

LEDGER ASSETS.

As shown by books at home office at close of business on Decem-
ber 31st.

Book value of real estate (Schedule A), unincumbered.....	\$	38,104.14
Mortgage loans on real estate (Schedule B), first liens.....		36,737.77
Loans secured by pledge of bonds, stocks or other collateral (Schedule C).....		2,521.72
Book value of bonds (excluding interest) and stocks owned ab- solutely (Schedule D).....		24,890.00
Cash deposited in bank.....		42,974.80
Balance due on claims, City National Bank, Ft. Worth, Texas..		91,539.03
Lexington hotel investment.....		231,133.71
Lexington Co., furniture investment.....		44,950.00
Total.....	\$	512,851.17
Total net ledger assets, as per balance on page 1	\$	512,851.17

NON-LEDGER ASSETS.

Interest due, \$3,108.32; accrued, \$629.00.....	\$	3,737.32
Market value of real estate over book value (Schedule A)....		11,895.86
Value of Lexington hotel investment over cost.....		37,568.07

Market value of bonds (not including interest) and stocks over book value (Schedule D)	1,200.00
Value of Lexington Co.; furniture investment over cost	58,550.00
Assessments actually collected by subordinate bodies not yet turned over to supreme body (but not to exceed the uncalled amount included in item 2 of liabilities)	19,166.70
Office furniture, safes, supplies, printed matter, etc.	4,000.00
Total non-ledger assets.	\$ 136,117.95
Gross assets.	\$ 648,969.12
Deduct assets not admitted:	
Furniture, fixtures and safes, supplies, printed matter, stationery.	4,000.00
Total admitted assets.	\$ 644,969.12

NON-LEDGER LIABILITIES.

Losses in process of adjustment or reported, \$395,350.74; resisted, \$23,810.40 (Schedule X)	\$ 419,161.14
Total liabilities.	\$ 419,161.14
Balance to protect contracts.	\$ 225,807.98
Comprised under the following funds:	
Mortuary (less amount thereof included in liabilities and assets not admitted)	\$ 194,194.86
Expense (less amount thereof included in liabilities and assets not admitted)	31,613.12
Total.	\$ 225,807.98
Total special funds.	\$ 225,807.98

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Iowa. During Year.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of year)	60,522	\$108,389,500.00	789	\$ 1,032,000.00
Policies or certificates written or increased during the calendar year	11,324	16,051,000.00	195	292,500.00
Total	71,846	\$124,440,500.00	984	1,324,500.00
Deduct decreased or ceased to be in force during year	5,285	8,077,000.00	125	160,000.00
Total policies or certificates in force December 31st (end of year)	66,561	\$116,363,500.00	859	\$ 1,164,500.00
Losses and claims unpaid December 31st (beginning of year)	158	331,634.38	1	3,000.00
Losses and claims incurred during the calendar year	728	1,491,000.00	4	4,000.00
Total	886	\$ 1,822,634.38	5	7,000.00
Losses and claims scaled down, compromised or paid during the year	659	1,403,473.24	2	2,000.00
Losses and claims unpaid December 31st (end of year)	227	\$ 419,161.14	3	\$ 5,000.00
Assessments collected during year	12	\$ 1,478,452.84	12	\$ 9,337.30

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid.

Answer. One dollar per \$1,000. Paid at time of admission.

What is the maximum and minimum amount of the certificate or certificates issued on any one life?

Answer. Maximum, \$3,000; minimum, \$500

Give limiting ages for admission.

Answer. Twenty-one and 50 years.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. Yes, the right to buy a special assessment is reserved.

Does your insurance contain any dividend feature?

Answer. No.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

Does it undertake or promise to pay temporary or permanent disability benefits?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. No.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment?

Answer. Fixed sums graded in accordance with age at date of admission.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. No.

Has the society any emergency or reserve funds?

Answer. No.

Are the officers, directors or trustees elected at an annual meeting of the members?

Answer. No.

How are they chosen?

Answer. At each supreme lodge convention.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families, heirs, relatives or dependents of the member?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein?

Answer. Yes

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies?

Answer. Yes.

In what states is society doing business, and how many lodges in each?

Answer. In all states and territories, Canada and the Hawaiian islands; 4,037 in number.

What was the expected mortality for the year according to the actuaries' table of mortality?

Answer. 10.57.

Has the association more than one class?

Answer. No.

What is the aggregate amount of one assessment or periodical call upon all members holding beneficiary certificates?

Answer. Mortuary fund, \$113,000; expense fund, \$13,000.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
SUPREME RULING OF THE FRATERNAL MYSTIC CIRCLE.

Organized under the laws of the State of Pennsylvania, made to the Auditor of State of the
State of Iowa, pursuant to the laws thereof.

Supreme Mystic Ruler, F. H. DUCKWITZ. *Supreme Vice Ruler*, JNO. F. FOLLETT.
Supreme Recorder, J. D. MYERS. *Supreme Treasurer*, A. H. SWARTZ.

[Incorporated, April 27. 1895, under act of April 29, 1874. Organized December 10, 1884.
Commenced business January, 1885.]

Home office, Land Title building, Philadelphia, Pa.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year..... \$ 68,528.64

INCOME DURING YEAR.

As shown by the books of the organization December 31st.

Gross amount paid by members to the society, without deductions,
as follows:

Extension fund.....	\$ 12,411.01	
Dues for expenses, per capita tax, etc.: Per capita tax.....	8.25	
Assessments: Life department, \$173,289.73, \$19,254.43, \$27,506.33.	220,050.49	
.....	8,226.51	
Medical examiners' fees paid by applicant.....	1,604.02	
		<hr/>
Total paid by members.....	\$ 242,300.28	
Interest.....	1,886.75	
From all other sources, viz: Certificate fees, \$138 50; regalia, \$405.64; supplies, \$409.75; official bonds, \$267.99; interest on bank balances, \$416.06; surplus benefit fund (beneficiary pay- ments) \$15,343.26; miscellaneous, \$228.41.....	17,209.61	
		<hr/>
Total income during the year.....	\$ 261,396.64	
		<hr/>
Sum.....	\$ 329,925.28	

DISBURSEMENTS DURING YEAR.

As shown by the books at close of business December 31st.

Death claims, life department, \$186,333.33; permanent disability claims, \$5,083.34.....	\$ 191,416.67	
.....	2,142.69	
Payments returned to applicants or members.....	30.96	
		<hr/>
Total paid to members.....	\$ 193,590.32	
Commissions, fees and salaries paid or allowed to agents for organization of subordinate bodies, organizing expenses.....	18,477.91	

Salaries of special supervisors not paid by commissions.....	8,801.49
Total amount of salaries, fees per diem, mileage, expenses paid to officers.....	8,759.67
Salaries and other compensation of office employes.....	4,188.26
Medical salaries or fees paid supreme or grand medical supervisors	1,911.00
Rent, \$1,800; taxes, \$273.20; advertising and printing, \$2,549.69....	4,622.89
All other items, viz.: Postage, express and telegraph, \$1,269.87; legal and adjustment expenses, \$2,312.62; official publication, \$2,885.09; insurance departments, \$1,403; miscellaneous, furniture, \$217; regalia, \$774.05; supplies, \$689.87; official bonds, \$816.95; internal revenue, \$41.50; telephone, \$60.49; sundries, \$360.37; mail list, \$130.60.....	10,961.41
(Total expenses, footings of items 4 to 10, \$57,722.63.)	

Total disbursements.....	\$ 251,312.95
Balance.....	\$ 78,612.33

LEDGER ASSETS.

As shown by books at home office at close of business on December 31st.

Mortgage loans on real estate (Schedule B), first liens.....	\$ 50,800.00
Bills receivable.....	400.00
Cash in office, \$2,904.90; deposited in bank, \$24,507.43.....	27,412.33
Total.....	\$ 78,612.33

Total net ledger assets, as per balance on page 1.....	\$ 78,612.33
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NON-LEDGER ASSETS.

Interest due, \$1,102.15; accrued, \$588.14.....	\$ 1,690.29
Deputies and rulings, net debit balances.....	4,169.19
Furniture, fixtures, supplies and regalia ...	3,864.24
Assessments actually collected and laid by subordinate bodies not yet turned over to supreme body (but not to exceed the uncalled amount included in item 2 of liabilities).....	43,068.32
Due from beneficiaries on unpaid claims.....	3,282.10

Total non-ledger assets	\$ 56,074.14
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Gross assets.....	\$ 134,686.47
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Deduct assets not admitted:

Furniture, fixtures and safes, supplies, printed matter, stationery, etc.....	\$ 3,864.24
Personal or agents' debit balances, unsecured.....	4,169.19

Total	\$ 8,033.43
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Total admitted assets.....	\$ 126,653.04
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NON-LEDGER LIABILITIES.

Losses adjusted, due and unpaid.....	\$ 3,000.00
Losses in process of adjustment or reported.....	48,750.00

Total liabilities.....	\$ 51,750.00
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Balance to protect contracts.	\$ 74,903.04
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Comprised under the following funds:

Mortuary, annuity department (less amount thereof included in liabilities and assets not admitted).....	\$	6,476.13
Reserve, life department (less amount thereof included in liabilities and assets not admitted).....		67,770.66
Reserve, annuity department (less amount thereof included in liabilities and assets not admitted)		4,176.01
Expense (less amount thereof included in liabilities and assets not admitted)		189.53
Total special funds.....	\$	74,612.33

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Iowa During the Year.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31st (beginning of year).....	12,309	\$ 20,422,700.00	26	\$ 32,500.00
Policies or certificates written or increased during the calendar year.....	3,617	3,960,600.00	.....	.....
Total.....	15,926	\$ 24,383,300.00	26	\$ 32,500.00
Deduct decreased or ceased to be in force during year	2,623	3,070,416.67	2	1,500.00
Total policies or certificates in force December 31st (end of year)	13,303	\$ 21,312,883.33	24	\$ 31,000.00
Losses and claims unpaid December 31st (beginning of year).....	18	\$ 33,600.00	.....	.....
Losses and claims incurred during the calendar year	140	210,150.00	.....	.....
Total.....	158	\$ 243,750.00	.....	.....
Losses and claims scaled down, compromised or paid during the year.....	130	192,750.00	.....	.....
Losses and claims unpaid December 31st (end of year)	28	\$ 51,000.00	.....	.....
Assessments collected during the year	12	228,277.00	12	\$ 344.96

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee and how paid.

Answer. \$3.00 paid by member at time of admission to subordinate ruling and retained by them.

Give amount of annual dues to subordinate bodies, and how paid.

Answer. Amount fixed, collected and retained by subordinate ruling.

When and how much of this is transferred to the supreme body?

Answer. Members at large pay \$3.00 per annum

What is the maximum and minimum amount of the certificate or certificates issued on any one life?

Answer. Life department, \$5,000—\$500; annuity department, \$1,200—\$100.

Give limiting ages for admission.

Answer. Life department, 18-49; annuity department, 18-59.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

Does it undertake or promise to pay temporary or permanent disability benefits.

Answer. Pays permanent total disability benefits.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded assessments.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. American table. Assessments levied on age at entry.

Is any part of the assessments used for any purpose except to pay mortuary claims?

Answer. Yes.

If so, what amount, and for what purpose?

Answer. A specific percentage of assessments collected is for expense and emergency fund.

Has the society any emergency or reserve funds? For what purpose, how created, and where deposited?

Answer. Yes; for the benefit of members as an emergency fund; 10 per cent of benefit fund assessments; supreme treasurer, Philadelphia.

Are the officers, directors or trustees elected at an annual meeting of members?

Answer. No.

If not, how are they chosen?

Answer. By members and delegates to supreme ruling.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto.

Answer. It does not

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families, heirs, relatives or dependents of the member?

Answer. No

Are assignments of certificates to other than such persons allowed?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein?

Answer. Has for years paid all claims in full. A few claims at inception of order paid at amount of one assessment on membership.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies?

Answer. No.

In what states is society doing business, and how many lodges in each?

Answer. Alabama, 9; California, 1; Delaware, 1; District Columbia, 3; Georgia, 24; Illinois, 33; Indiana, 5; Iowa, 3; Kentucky, 13; Minnesota, 1; Maryland, 6; Michigan, 20; Missouri, 4; New Jersey, 7; North Carolina, 13; Nebraska, 1; New York, 38; Ohio, 64; Pennsylvania, 52; South Carolina, 2; Texas, 46; Tennessee, 9; Virginia, 18; West Virginia, 9.

What was the expected mortality for the year according to the actuaries' table of mortality?

Answer. Don't know.

Has the association more than one class?

Answer. Yes.

If so, how many, and amount of indemnity in each?

Answer. Two; life department, \$21,216,583.33, and annuity department, \$96,300.

Number of members in each class?

Answer. Annuity, 414; life, 12,889.

Number and kind of claims for which assessments have been made.

Answer. Death and disability.

What is the aggregate amount of an assessment or periodical call upon all members holding beneficiary certificates?

Answer. Mortuary fund, \$16,825.01; expense fund, \$2,839.71; reserve fund, \$1,869.44.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
SUPREME TENT KNIGHTS OF THE MACCABEES OF THE WORLD.
Organized under the laws of the State of Michigan, made to the Auditor of State of the State
of Iowa, pursuant to the laws thereof.

President, D. P. MARKEY. *Secretary*, &EO. J. SIEGLE,
[Incorporated, September 11, 1885, under chapter 18, laws of Michigan, 1869. Reincorporated August 31, 1894; November 7, 1895; August 18, 1899. Under act 119, Pub. act, Michigan, 1893. Commenced business, September 1, 1883.]
Home office, Corner Huron avenue and Bard street, Port Huron, Mich.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year.... \$ 933,130.82

INCOME DURING YEAR.

As shown by the books of the organization December 31st.

Gross amount paid by members to the society, without deductions, as follows:

Gross amount of membership fees.....	\$ 28,613.27
Due for expenses, per capita tax, etc.....	5,006.42
Assessments: Mortuary, \$2,193,024.64; expense, 306,804.91; S. F. and accident, \$43,611.66	2,543,441.21
Medical examiners' fees paid by applicant, \$4,956.17; relief fund, \$4,111.30	9,067.47
Total paid by members.....	\$ 2,586,128.37
Interest, \$22,564.33; rent, \$1,944.16	24,508.49
From all other sources, viz:	
Temporary relief loans returned.....	1,700.00
Supplies.....	15,643.39
Advertising, \$1,283.38; miscellaneous, \$127.20	1,410.58
Total income during the year.....	\$ 2,629,390.83
Sum	\$ 3,562,521.65

DISBURSEMENTS DURING YEAR.

As shown by the books at close of business December 31st.

Death claims, \$1,848,838.79; permanent disability claims, \$70,983.33	\$ 1,919,822.12
Temporary disability, \$5,583.55; S. F. and A. benefits, \$25,132. ..	30,715.55
Payments returned to applicants or members.....	928.75
Total paid to members.....	\$ 1,951,466.42
Commissions, fees and salaries paid or allowed to agents for organization of subordinate bodies.	62,519.72

Total amount of salaries, fees per diem, mileage, expenses paid to officers.....	31,249.56	
Salaries and other compensation of office employees.....	24,591.84	
Supreme or grand medical supervisors	1,609.65	
Rent, \$192.50; taxes, \$704.10; advertising and printing, \$9,869.61.	10,766.21	
All other items, viz: Postage, express and telegraph, \$7,217.76; legal expenses, \$3,522.88; governing bodies, \$590.98; official publication, \$20,978.05; Insurance departments, \$1,552.83; miscellaneous, \$3,272.06; G. Camp, \$90,803.88; traveling, \$5,008.25; prizes and Sup., \$24,850.05; freight duties, \$3,576.75; furniture, \$4,717.91; building and repair, \$329.77; interest, \$547.49; general supplies, \$15,619.40.....	182,588.06	
(Total expenses, footings of items 4 to 10, \$313,325.04.)		
Total disbursements.....		\$ 2,264,791.46
Balance.....		\$ 1,297,730.19

LEDGER ASSETS.

As shown by books at home office at close of business on December 31st

Book value of real estate (Schedule A), unincumbered	\$ 87,707.72	
Book value of bonds (excluding interest) and stocks owned absolutely (Schedule D).....	863,667.87	
Cash in office, \$1,549.08; deposited in bank, \$344,805.52.....	\$ 346,354.60	
Total.....		\$ 1,297,730.19

NON-LEDGER ASSETS

Interest due, \$2,210.80; accrued, \$1,000.....	\$ 3,210.80	
Rents due.....	170.00	
Market value of bonds (not including interest) and stocks over book value (Schedule D).....	15,773.03	
Assessments actually collected by subordinate bodies not yet turned over to supreme body (but not to exceed the uncalled amount included in item 2 of liabilities)	215,508.09	
Total non-ledger assets		\$ 234,661.92
Gross assets.....		\$ 1,532,392.11

Deduct assets not admitted:

Depreciation of ledger assets to bring same to market value:

Real estate.....	\$ 37,707.72	
Deposits with insurance departments, Ontario and Quebec .	10,000.00	
Total		\$ 47,707.72
Total admitted assets		1,484,684.39

NON-LEDGER LIABILITIES.

Losses in process of adjustment or reported, \$239,700; resisted, \$68,500 (Schedule X).....	\$ 308,200.00	
Salaries, rents, expenses, taxes, bills, accounts, fees, etc., due and accrued.....	24,195.16	
Total liabilities.....		\$ 332,395.16
Balance to protect contracts.....		\$ 1,152,289.23

Comprised under the following funds:

Mortuary (less amount thereof included in liabilities and assets not admitted)	\$ 133,793.44
Reserve (less amount thereof included in liabilities and assets not admitted)	25,841.39
Emergency (less amount thereof included in liabilities and assets not admitted)	863,667.87
Expense (less amount thereof included in liabilities and assets not admitted)	128,986.53
<hr/>	
Total special funds	\$ 1,152,289.23

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Iowa During Year.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of year)	170,489	\$ 244,956,500.00	4,057	\$ 4,888,000.00
Policies or certificates written or increased during the calendar year	51,285	58,905,000.00	2,130	2,056,500.00
Total	221,774	\$ 303,861,500.00	6,187	\$ 6,944,500.00
Deduct decreased or ceased to be in force during year	17,912	17,001,500.00	997	768,500.00
Total policies or certificates in force December 31st (end of year)	203,832	\$ 286,860,000.00	5,190	\$ 6,176,000.00
Losses and claims unpaid December 31st (beginning of year)	172	286,500.00	4	7,000.00
Losses and claims incurred during the calendar year	1,250	1,901,950.00	13	20,800.00
Total	1,422	\$ 2,188,450.00	17	\$ 27,800.00
Losses and claims scaled down, compromised or paid during the year	1,217	1,880,250.00	14	21,800.00
Losses and claims unpaid December 31st (end of year)	205	\$ 308,200.00	3	\$ 6,000.00
Assessments collected during the year	12	2,543,441.21	12	43,493.58

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid?
Answer. \$5. Paid by applicants at time of entry.

Give amount of annual dues to subordinate bodies, and how paid? When and how much of this is transferred to supreme body?
Answer. Regulated by subordinate bodies. \$1 per annum on social members paid semi-annually.

What is the maximum and minimum amount of the certificate or certificates issued on any one life?
Answer. \$500 to \$3,000.

Give limiting ages for admission.
Answer. Ages 18 to 51 years for benefit members.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?
Answer. No.

If so, state how the amount is guaranteed; does your insurance contain any dividend feature?
Answer. No.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. No.

Does it undertake or promise to pay temporary or permanent disability benefits?

Answer. Yes.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. Assessments are levied upon age at time of entry.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. Yes.

If so, what amount, and for what purpose?

Answer. 12 per cent to pay management expenses.

Has the society any emergency or reserve funds? For what purpose, how created, and where deposited?

Answer. To provide for payment of death claims in excess of what 12 assessments annually will pay. Invested in United States bonds.

Are the officers, directors or trustees elected at an annual meeting of members?

Answer. Biennially.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto?

Answer. It does not so agree.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families, heirs, relatives or dependents of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein?

Answer. Yes.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies?

Answer. No.

In what states is society doing business, and how many lodges in each?

Answer. 50 states and 3,763 lodges.

Has the association more than one class?

Answer. No.

Number and kind of claims for which assessments have been made?

Answer. Monthly and mortuary.

What is the aggregate amount of one assessment or periodical call upon all members holding beneficiary certificates?

Answer. Mortuary fund, \$186,629.64; expense fund, \$26,501.02; S. F. & A. fund \$4,251.76. Total \$217,382.42 for December, 1900.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
TRIBE OF BEN HUR.

Organized under the laws of the State of Indiana, made to the Auditor of State of the State of
Iowa, pursuant to the laws thereof.

Supreme Chief, D. W. GERARD. *Supreme Scribe*, F. L. SNYDER.
[Incorporated, January 16, 1894. Approved May 13, 1852. Reincorporated February 20, 1900,
uniform bill. Voluntary association. Commenced business, March 1, 1894.]
Home office, Crawfordsville, Indiana.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year.... \$ 180,831.46

INCOME DURING YEAR.

As shown by the books of the organization December 31st.

Gross amount paid by members to the society, without deduc-
tions, as follows:

Gross amount of membership fees.....	\$ 3,362.00
Dues for expenses, per capita tax, etc.....	48,559.75
Assessments: Mortuary, \$259,925.35; reserve, \$33,948.35; expense, \$45,609.80.....	339,483.50
Medical examiners fees paid by applicant.....	927.00
Total paid by members	\$ 392,332.25
Interest, \$5,360.17; rent, \$348.00.....	5,708.17
From all other sources, viz: Supplies	2,860.36
Advertising.....	150.97
Total income during the year.....	\$ 401,051.75
Sum	\$ 581,933.21

DISBURSEMENTS DURING YEAR.

As shown by the books at close of business December 31st.

Death claims.....	\$ 236,760.00
Total paid to members.....	\$ 236,760.00
Commissions, fees and salaries paid or allowed to agents for organization of subordinate bodies.....	29,969.02
Total amount of salaries, fees per diem, mileage, expenses paid to officers.....	17,808.97
Salaries and other compensations of office employes.....	10,344.50
Other compensation and salary due officers prior to January 1st.	6,200.00
Medical salaries or fees paid supreme or grand medical super- visors	7,404.48

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Rent, \$348.00; advertising and printing, \$3,944.58;.....	4,292.58	
All other items, viz: Postage, express and telegraph, \$1,897.69; legal expenses, \$375.00; official publication, \$4,476.37; insur- ance departments, \$437.10; organization, \$15,011.66; expense, \$2,347.55; supplies, \$2,474.94; furniture and fixtures, \$594.41; expense fund received meeting supreme tribe, \$1,780 73.....	29,395.54	
(Total expenses, footings of items 4 to 10. \$105,415 00.)		
Total disbursements.....		\$ 342,175.00
Balance		\$ 239,758.21

LEDGER ASSETS.

As shown by books at home office at close of business on Decem-
ber 31st.

Book value of real estate (Schedule A), unincumbered.....	\$ 9,706.35	
Mortgage loans on real estate (Schedule B), first liens.....	40,550.00	
Book value of bonds (excluding interest) and stocks owned absolutely (Schedule D).....	108,339.72	
Cash deposited in bank.....	81,162.14	
Total net ledger assets, as per balance on page 1		\$ 239,758.21

NON-LEDGER ASSETS.

Furniture and fixtures.....	\$ 2,500.00	
Market value of real estate over book value (Schedule A).	2,000.00	
Total non-ledger assets.....		\$ 4,500.00
Gross assets.		\$ 244,258.21
Deduct assets not admitted:		
Furniture, fixtures and safes, supplies, printed matter, station- ery, etc.....	\$ 2,500.00	
Total		\$ 2,500.00
Total admitted assets.....		\$ 241,758.21

NON-LEDGER LIABILITIES.

Losses in process of adjustment or reported. \$27,350 00; resisted, \$4,600.00 (Schedule X); losses reported, \$13,750.00.....	\$ 45,700.00	
Total liabilities.....		\$ 45,700.00
Balance to protect contracts.....		\$ 196,058.21
Comprised under the following funds:		
Mortuary.....	\$ 84,678.11	
Reserve.....	101,887.42	
Expense.....	9,492.68	
Total special funds.....		\$ 196,058.21

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Iowa During year.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31st (beginning of year)	26,048	\$35,759,800.00	941	\$ 1,247,350.00
Policies or certificates written or increased during the calendar year	19,848	23,937,550.00	537	654,450.00
Total	45,896	\$59,697,350.00	1,478	\$ 1,901,800.00
Deduct decreased or ceased to be in force during year	3,964	5,074,250.00	154	189,650.00
Total policies or certificates in force December 31st (end of year) ..	41,934	\$54,623,100.00	1,324	\$ 1,712,150.00
Losses and claims unpaid December 31st (beginning of year)	6	\$ 8,500.00		
Losses and claims incurred during the calendar year	203	273,960.00	4	\$ 5,050.00
Total	209	\$ 282,460.00	4	\$ 5,050.00
Losses and claims scaled down, compromised or paid during the year	176	236,760.00	3	3,350.00
Losses and claims unpaid December 31st (end of year)	33	45,700.00	1	\$ 1,700.00
Assessments collected during year	12	\$ 339,483.50	12	\$ 10,883.00

MISCELLANEOUS QUESTIONS

Give amount of annual dues, and how paid?

Answer. Seven dollars and fifty cents paid local courts by member.

Give amount of annual dues to subordinate bodies, and how paid. When and how much of this is transferred to supreme body?

Answer. One dollar and fifty cents beneficial, 50 cents social member. All transferred to supreme body.

What is the maximum and minimum amount of the certificate or certificates issued on any one life?

Answer. \$3,000 to \$500.

Give limiting ages for admission.

Answer. From age 18 to 55.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. Yes.

If so, state how the amount is guaranteed; does your insurance contain any dividend feature?

Answer. By additional assessments if necessary. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. At age of entry.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. Yes.

If so, what amount, and for what purpose?

Answer. Fifty per cent managing agent's expense. First six monthly payments on new certificate for extension of the order less 10 per cent for reserve fund.

Has the society any emergency or reserve funds? For what purpose, how created, and where deposited?

Answer. Yes, 10 per cent of assessment. Equalizing assessments. Invested in securities.

Are the officers, directors or trustees elected at quadrennial meeting of members?

Answer. Yes.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto.

Answer. Does not so agree.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families, heirs, relatives or dependents of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein?

Answer. Yes.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies?

Answer. No.

In what states is society doing business and how many lodges in each?

Answer. Indiana, 187; Illinois, 168; Ohio, 95; Iowa, 26; Kentucky, 19; Nebraska, 80; Wisconsin, 4; West Virginia, 6; Oregon, 2; Washington, 15; Pennsylvania, 20; New York, 30; Kansas, 18; Missouri, 25; Michigan, 55; New Jersey, 7; California, 4; District of Columbia, 1.

What was the expected mortality for the year according to the actuaries' table of mortality?

Answer. .009919.

Has the association more than one class?

Answer. No.

Number and kind of claims for which assessments have been made.

Answer. Death only.

What is the aggregate amount of one assessment or periodical call upon all members holding beneficiary certificates?

Answer. Mortuary fund, \$21,660.45; expense fund, \$3,800.82; reserve fund, \$2,829.03.

ANNUAL STATEMENT.

For the year ending December 31, 1900, of the condition and affairs of the

UNITED SONS OF AMERICA.

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, C. S. BYRKIT.

First Vice-President, JNO. T. HAMILTON.

Secretary, THOMAS MCCLELLAND.

[Incorporated, August 23, 1898, under chapter 9, title 9, of Code of Iowa.

Commenced business, February 28, 1899.]

Home office, Des Moines, Iowa.

INCOME DURING YEAR.

As shown by the books of the organization December 31st.

Gross amount paid by members to the society, without deductions, as follows:

Gross amount of membership fees.....	\$ 110.00
Dues for expenses, per capita tax, etc.....	1,449.47
Assessments: Mortuary.....	31.95

Total paid by members.....	\$ 1,591.42
From all other sources, viz: Advanced by directors.....	1,112.82

Total income during the year.....	\$ 2,704.24
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DISBURSEMENTS DURING YEAR.

As shown by the books at close of business December 31st.

Commissions, fees and salaries paid or allowed to agents for organization of subordinate bodies.....	\$ 454.26
Salaries of managers and agents not paid by commissions.....	448.50
Salaries and other compensation of office employes.....	275.20
Medical examiners' fees, paid subordinate medical examiners, \$9.00; medical salaries or fees paid supreme or grand medical supervisors, \$2.00.....	11.00
Rent, \$112.00; advertising and printing, \$679.21.....	791.21
All other items, viz: Miscellaneous, \$122.69; lodge supplies, \$22.33; expense of agents not paid by company (travel etc.) \$453.05	475.38
(Total expenses, footings of items 4 to 10, \$2,149.19.)	
Total disbursements.....	\$ 2,704.24

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of Year.		Business in Iowa During Year.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31st (beginning of year).....	489	\$ 649,500.00	489	\$ 649,500.00
Policies or certificates written or increased during the calendar year	273	365,500.00	273	265,500.00
Total.....	762	\$ 1,015,000.00	762	\$ 1,015,000.00
Deduct decreased or ceased to be in force during year	193	262,500.00	193	262,500.00
Total policies or certificates in force December 31st (end of year).....	569	\$ 752,500.00	569	\$ 752,500.00

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee and how paid
Answer. \$7.50 or such less sum as lodge may fix, payable by applicant.

Give amount of annual dues to subordinate bodies and how paid. When and how much of this is transferred to supreme body?
Answer. Per capita tax of fifteen cents per month, payable to supreme lodge, and such amounts as may be collected by subordinate lodges.

What is the maximum and minimum amount of the certificate or certificates issued on any one life?
Answer. \$3,000 and \$500.

Give limiting ages for admission?
Answer. 18 to 55 years of age.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?
Answer. No.

If so, state how the amount is guaranteed; does your insurance contain any dividend feature?
Answer. None.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?
Answer. No.

Does it undertake or promise to pay temporary or permanent disability funds?
Answer. No, except disability benefits.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded

If mortality tables are used, please name them, and state if assessments are levied on age at entry or on age at date of assessment.

Answer. American experience tables levied at the age of entry.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. Yes.

If so, what amount, and for what purpose?

Answer. \$3.00 per \$1,000.00 insurance in force is deducted for expense fund.

Has the society any emergency or reserve funds? For what purpose, how created, and where deposited?

Answer. Yes, for purpose of protecting excess mortality; created by twelve assessments being set aside first year, not yet accumulated.

Are the officers, directors or trustees elected at an annual meeting of members?

Answer. No.

If not, how are they chosen?

Answer. Quadrennially by supreme lodge.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto.

Answer. Eight assessments after the first year of membership.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families, heirs, relatives or dependents of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed? If so, state governing rules.

Answer. No.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein?

Answer. No death losses.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies?

Answer. No.

In what states is society doing business, and how many lodges in each?

Answer. In Iowa, 21 lodges.

Has the association more than one class?

Answer. No.

What is the aggregate amount of one assessment or periodical call upon all members holding beneficiary certificates?

Answer. Mortuary fund, \$3,665.53; expense fund, \$1,052.65.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
WESTERN BOHEMIAN FRATERNAL ASSOCIATION.

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa,
pursuant to the laws thereof.

President, ANTON NOVOTNY.

Vice-President, J. C. DVORK.

Secretary, ALOIS BLAHA.

[Incorporated, June 9, 1899, under laws of Iowa, Twenty-sixth General Assembly or chapter 9, title IX, Code of 1897, of Iowa. Approved April 12, 1896, chapter 21. Voluntary association. Commenced business, July 4, 1897.]

Home office, Cedar Rapids, Iowa.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year.... \$ 13,034.07

INCOME DURING YEAR.

As shown by the books of the organization December 31st.

Gross amount paid by members to the society, without deductions, as follows:

Gross amount of lodge fees for installation.....	\$ 500.00
Dues for expenses, by assessments	1,286.01
Assessments: Mortuary, \$19,168.51; reserve, \$3,292.46.....	23,460.97
From all other sources, viz: From sale of by-laws, \$85.60; from sale of books to lodges, \$14; certificates of membership, \$1,-445.75; diplomas, \$50.50; official organ, \$1,198.15; advertisements in official organ, \$125.25, sundries. \$9.30.....	2,928.55
Total income during the year.	\$ 28,175.53
Sum.....	\$ 41,209.60

DISBURSEMENTS DURING YEAR.

As shown by books at close of business on December 31st.

Death claims... ..	\$ 18,000.00
Total paid to members.....	\$ 18,000.00
Commissions, fees and salaries paid or allowed to organizers for organization of subordinate bodies.	738.00
Salaries paid for installations	96.50
Amount paid to each: President, \$32.25; secretary, \$700; treasurer, \$54.16	786.41
Printing, forms, \$183.10; books, \$325.50	508.60
All other items, viz: Postage, express and telegraph, \$333.99; legal expenses, \$37.50 ..	371.49
Official publication, \$1,128.75; miscellaneous, state auditors, \$1,128.75; states, \$154.90; treasurers' bonds, \$74.10; printing diplomas, \$85; state inspection, \$209.92; sundries, \$107.10..	631.02
Total disbursements....	\$ 22,260.79
Balance	\$ 18,948.83

LEDGER ASSETS.

As shown by books at home office at close of business on December 31st.

Cash in office, \$641.84; deposited in banks and invested in bonds, \$18,306.99.....	\$ 18,948.83
Gross assets.....	\$ 18,948.83

NON-LEDGER LIABILITIES.

Losses adjusted. due and unpaid.....	\$ 4,000.00
Salaries due and accrued	100.00
All other liabilities, viz: express and postage.....	77.81
Total liabilities	\$ 4,177.81
Balance to protect contracts	\$ 14,771.02

Comprised under the following funds:

Mortuary (less amount thereof included in liabilities and assets not admitted).....	\$	7,321.51
Reserve (less amount thereof included in liabilities and assets not admitted).....		6,985.48
Expense (less amount thereof included in liabilities in 3 and 5 above)....		464.03
		<hr/>
Total special funds.....	\$	14,771.02

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Iowa During the Year.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31st (beginning of year).....	3,423	\$ 2,697,500.00	447	\$ 329,250.00
Policies or certificates written or increased during the calendar year.....	1,552	1,279,500.00	252	212,750.00
Total.....	4,975	\$ 3,977,000.00	699	\$ 542,000.00
Deduct decreased or ceased to be in force during year.....	136	101,000.00	12	13,750.00
Total policies or certificates in force December 31st (end of year).....	4,839	\$ 3,876,000.00	687	\$ 528,250.00
Losses and claims unpaid December 31st (beginning of year).....	1	\$ 250.00	1	\$ 250.00
Losses and claims incurred during the calendar year.....	22	21,750.00	6	5,250.00
Total.....	23	\$ 22,000.00	7	\$ 5,500.00
Losses and claims scaled down, compromised or paid during the year.....	19	18,000.00	6	4,500.00
Losses and claims unpaid December 31st (end of year).....	4	\$ 4,000.00	1	\$ 1,000.00

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee, and how paid?
Answer. None to supreme lodge.

Give amount of annual dues to subordinate bodies, and how paid. When and how much of this is transferred to supreme body?
Answer. Two dollars per year payable quarterly. Assessments are made semi-annually on members to cover actual expenses.

What is the maximum and minimum amount of the certificate or certificates issued on any one life?
Answer. Two thousand dollars and \$250.00.

Give limiting ages for admission.
Answer. Eighteen years youngest, 50 years oldest.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?
Answer. Yes.

If so, state how the amount is guaranteed; does your insurance contain any dividend feature?
Answer. By monthly assessments which are large enough to cover all losses. There is no dividend feature.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?
Answer. No.

Does it undertake or promise to pay temporary or permanent disability benefits?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Yes.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. The mortality tables in common use. Assessments are based upon age at entry.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. No.

Has the society any reserve fund?

Answer. Yes.

For what purpose, how created, and where deposited?

Answer. Created by assessments on members, 50 or 25 cents semi-annually. Deposited in savings banks or invested in United States bonds. Purpose of same as provided in by-laws.

Are the officers, directors or trustees elected at an annual meeting of members?

Answer. No.

If not, how are they chosen?

Answer. At general convention held for that purpose.

If the society agrees not to assess for death losses beyond a certain sum or number of assessments, give all the facts in relation thereto.

Answer. The supreme lodge has a right to make one extra assessment per month to pay losses, but no more.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families, heirs, relatives or dependents of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein?

Answer. Yes.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies?

Answer. No.

In what states is society doing business, and how many lodges in each?

Answer. Colorado, 1; Iowa, 12; Kansas, 4; Minnesota, 10; Nebraska, 43; Oklahoma, 6; South Dakota, 5; North Dakota, 5; Wisconsin, 13; Michigan, 1; Oregon, 1; total, 101.

What was the expected mortality for the year according to the actuaries' table of mortality?

Answer. Not as large as expected.

Has the association more than one class?

Answer. No.

Number and kind of claims for which assessments have been made.

Answer. For twenty-two death losses.

What is the aggregate amount of one assessment or periodical call upon all members holding beneficiary certificates?

Answer. Mortuary fund, \$2,714.88 last assessment.

ANNUAL STATEMENT

For the year ending December 31, 1900, of the condition and affairs of the
WOMEN'S CATHOLIC ORDER OF FORESTERS.

Organized under the laws of the State of Illinois, made to the Auditor of State of the
 State of Iowa, pursuant to the laws thereof.

President, ELIZABETH RODGERS.

First Vice-President, ANNIE E. DALEY.

Secretary, CATHERINE HUGHES.

[Incorporated, January 31, 1894, under laws of 1893. Approved June 23, 1893, chapter 73, vol-
 untary association Organized, July 17, 1891. Commenced business, June 23, 1891.]

Home office, Roanoke building.

BALANCE SHEET.

Amount of net ledger assets December 31st of previous year. \$ 53,607.55

INCOME DURING YEAR.

As shown by the books of the organization December 31st.

Gross amount paid by members to the society, without deductions,
 as follows:

Gross amount of membership fees.....	\$ 5,925.00
Dues for expenses, per capita tax, etc.....	22,228.79
Assessments: Mortuary, \$301,386.33; reserve, \$9,618.24.....	311,004.57
Medical examiners' fees paid by applicant.....	7,724.00

Total paid by members.....	\$ 346,872.36
Interest	201.70
From all other sources, viz: Supplies from such courts	6,639.38

Total income during the year..... \$ 353,723.44

Sum..... \$

DISBURSEMENTS DURING YEAR.

As shown by the books at close of business December 31st.

Death claims	\$ 261,700.00
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Total paid to members.....	\$ 261,700.00
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Commissions, fees and salaries paid or allowed to agents for or- ganization of subordinate bodies.....	3,900.00
---	----------

Salaries of managers and agents not paid by commissions, office employes.....	3,014.00
--	----------

Total amount of salaries, fees per diem, mileage, expenses paid to officers.....	5,325.00
---	----------

Medical examiners' fees, paid subordinate medical examiners, \$6,179.00; medical salaries or fees paid supreme or grand med- ical supervisors, \$1,545.00.....	7,724.00
--	----------

Rent, \$936.00; advertising and printing, \$7,318.32.....	8,254.32
All other items, viz: Postage, express and telegraph, \$1,463.82; legal expenses, \$1,248.65.....	2,712.47
Governing bodies, \$13,944.51; official publication, \$4,305.46	18,752.17
Insurance departments, \$502.20; miscellaneous, \$4,550.39.....	4,550.39
.....	4,230.58
Total disbursements.....	\$ 316,162.95
Balance	\$ 91,168.04

LEDGER ASSETS.

As shown by books at home office at close of business Decem-
ber 31st.

Cash deposited in bank.....	\$ 91,168.04
Total.....	\$ 91,168.04

NON-LEDGER ASSETS.

Assessments actually collected by subordinate bodies not yet turned over to supreme body (but not to exceed the uncalled amount included in item 2 of liabilities).....	\$ 21,000.00
Total non-ledger assets.....	\$ 21,000.00
Gross assets.....	\$ 112,168.04
Total admitted assets.....	\$ 112,168.04

NON-LEDGER LIABILITIES.

Losses in process of adjustment or reported.....	\$ 26,300.00
Total liabilities.....	\$ 26,300.00
Balance to protect contracts.....	\$ 85,868.04

EXHIBIT OF CERTIFICATES OR POLICIES.

	Total Business of the Year.		Business in Iowa During the Year.	
	No.	Amount.	No.	Amount.
Policies or certificates in force December 31st (beginning of year).....	27,988	\$ 30,576,000.00	448	\$ 464,000.00
Policies or certificates written or increased during the calendar year	5,874	6,379,000.00	207	225,000.00
Total	33,862	36,955,000.00	655	\$ 689,000.00
Deduct decreased or ceased to be in force during year.....	1,742	1,873,000.00	48	51,000.00
Total policies or certificates in force December 31st (end of year)...	32,120	\$ 34,582,000.00	607	\$ 638,000.00
Losses and claims unpaid December 31st (beginning of year).....	28	30,000.00	.....	1,000.00
Losses and claims incurred during the cal- endar year.....	235	258,000.00	2	2,000.00
Total....	263	288,000.00	2	3,000.00
Losses and claims scaled down, compro- mised or paid during the year.....	239	261,700.00	2	3,000.00
Losses and claims unpaid December 31st (end of year)	24	26,300.00	.....	.....
Assessments collected during year for Iowa .	*.....	514,805.00	†.....	1,037.35

*Mortuary. †Expenses.

MISCELLANEOUS QUESTIONS.

Give amount of entrance fee and how paid.

Answer. \$2.00 to \$5.50, according to age. Amount remains in subordinate court.

Give amount of annual dues to subordinate bodies, and how paid. When and how much of this is transferred to supreme body?

Answer. \$5.00 paid to subordinate court by each member; \$1.00 per member to high court.

What is the maximum and minimum amount of the certificate or certificates issued on any one life? Give limiting ages for admission.

Answer. 18 to 50 for \$1,000 and 18 to 45 for \$2,000.

Do the certificates or policies issued specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. Yes.

If so, state how the amount is guaranteed; does your insurance contain any dividend feature?

Answer. By a pro rata assessment. No.

Does the society issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. No.

Does it undertake or promise to pay temporary or permanent disability benefits?

Answer. No.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. No.

Has the society an emergency or reserve funds? For what purpose, how created, and where deposited?

Answer. Yes. Amount overpaid on endowment and general fund. Illinois Trust and Savings bank.

Are the officers, directors or trustees elected at an annual meeting of members?

Answer. At biennial meeting.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families, heirs, relatives, or dependents of the member?

Answer. Yes.

Are assignments of certificates to other than such persons allowed?

Answer. Payable to heads of charitable institutions.

Has the society paid all its death claims in full, and has it the ability to continue to pay its certificates or policies to the full limit named therein?

Answer. Yes.

Does the society pay any commission or compensation to agents, other than for organizing and resuscitating subordinate bodies?

Answer. No.

In what states is society doing business and how many lodges in each?

Answer. Indiana, 18; North Dakota, 7; Oregon, 1; Idaho, 1; Missouri, 10; New Hampshire 17; Michigan, 33; Minnesota, 50; Wisconsin, 54; Iowa, 17.

Has the association more than one class?

Answer. Yes.

If so, how many, and amount of indemnity in each?

Answer. Class A \$1,000.00 and B \$2,000.00.

Number of members in each class.

Answer. 32, 120, \$1,000.00; 2, 793, \$2,000.00.

Number and kind of claims for which assessments have been made?

Answer. Two, \$1,000.00 and \$2,000.00.

What is the aggregate amount of one assessment or periodical call upon all members holding beneficiary certificates?

Answer. Mortuary fund, \$29, 197. 36; expense fund, \$6, 171. 92.

NAME AND LOCATION OF COMPANIES.

Companies authorized to do business in Iowa for the current year.

LIFE.

NAME OF COMPANY.	LOCATION.	
	CITY.	STATE.
Aetna Life.....	Hartford	Connecticut.
Bankers Life.....	Lincoln.....	Nebraska.
Central Life Assurance Society of the United States.....	Des Moines... ..	Iowa.
Chicago Life Insurance Company	Des Moines.....	Iowa.
Connecticut Mutual Life.....	Hartford.....	Connecticut.
Conservative Life Insurance Company.....	Los Angeles.....	California.
Des Moines Life	Des Moines.	Iowa.
Equitable Life Assurance Society of the United States...	New York	New York.
Equitable Life Insurance Company of Iowa.....	Des Moines	Iowa.
Fidelity Mutual Life	Philadelphia	Pennsylvania.
Germania Life	New York	New York.
Hartford Life.....	Hartford	Connecticut.
Home Life.....	New York	New York.
Illinois Life	Chicago	Illinois.
Manhattan Life	New York	New York.
Massachusetts Mutual Life	Springfield	Massachusetts.
Metropolitan Life.....	New York	New York.
Michigan Mutual Life.....	Detroit	Michigan.
Mutual Life Insurance Company of New York.....	New York	New York.
Mutual Life and Trust Company	Des Moines.....	Iowa.
Mutual Benefit Life.....	Newark	New Jersey.
National Life.....	Montpelier	Vermont.
National Life and Trust Company.....	Des Moines.....	Iowa.
National Life of U. S. A	Washington	District Col'mbia
New York Life	New York	New York.
Northwestern Life and Savings Company	Des Moines.....	Iowa.
Northwestern Mutual Life	Milwaukee	Wisconsin.
Pacific Mutual Life.....	San Francisco....	California.
Penn Mutual Life.	Philadelphia	Pennsylvania.
Phoenix Mutual Life	Hartford.....	Connecticut.
Provident Life and Trust Company of Philadelphia.....	Philadelphia	Pennsylvania.
Provident Savings Life Assurance Society of New York.	New York	New York.
Prudential Insurance Company of America	Newark.....	New Jersey.
Register Life and Annuity.....	Davenport	Iowa.
Royal Union Mutual Life.	Des Moines.....	Iowa.
Security Mutual Life.....	Binghampton	New York.
Security Trust and Life.	Philadelphia	Pennsylvania.
Travelers Life.....	Hartford	Connecticut.
Union Central Life.....	Cincinnati	Ohio.
Union Mutual Life	Portland.....	Maine.
United States Life	New York	New York.
Washington Life.....	New York	New York.
STIPULATED PREMIUM LIFE INSURANCE COMPANIES.		
American Life Insurance Company.....	Des Moines.....	Iowa.
National Mutual Life Association.....	Minneapolis	Minnesota.
Northwestern National Life Insurance Company.....	Minneapolis	Minnesota.

LIFE—CONTINUED.

NAME OF COMPANY.	LOCATION.	
	CITY.	STATE.
ASSESSMENT LIFE INSURANCE ASSOCIATIONS.		
Acme Life Insurance Company.....	Des Moines	Iowa.
Annuity Life.....	Des Moines.....	Iowa.
American Temperance Life Insurance Association.	New York ..	New York.
Bankers Life Association	Des Moines.....	Iowa.
Farmers Life Association.	Des Moines.....	Iowa.
German-American Mutual Life Association.....	Burlington . .	Iowa.
Illinois Bankers Life Association	Monmouth	Illinois.
I. O. O. F. Mutual Life Insurance Society of Pennsylvania	Philadelphia	Pennsylvania.
Knights of the Globe Mutual Benefit Association.....	Freeport.....	Illinois.
Knights Templars and Masons Life Indemnity Company	Chicago	Illinois.
Laboring Men's Co-operative Life Association.....	Sioux City	Iowa.
Merchants Life Association.	Burlington.....	Iowa.
Minnesota Scandinavian Relief Association.....	Red Wing.....	Minnesota.
Mutual Life Association of Iowa.....	Red Oak	Iowa.
Mutual Aid Society of the German Lutheran Synod of Iowa and other states.....	Iowa City.....	Iowa.
Northwestern Life Association	Minneapolis	Minnesota.
Scandinavian Mutual Aid Association	Galesburg	Illinois.
Western Masons Mutual Life Association.....	Yankton	South Dakota.
World Mutual Life Association.....	Des Moines.....	Iowa.
ASSESSMENT ACCIDENT ASSOCIATIONS.		
Bankers Accident Insurance Company	Des Moines. .	Iowa.
Brotherhood Accident Company	Boston	Massachusetts.
Imperial Accident Association.....	Des Moines.....	Iowa.
Masons Fraternal Accident Association of America . .	Westfield	Massachusetts.
Modern Accident Club	Iowa City.....	Iowa.
National Masonic Accident Association.....	Des Moines.....	Iowa.
Protective Accident Association.....	Cedar Falls.....	Iowa.
Woodmen Accident Association.....	Lincoln.	Nebraska.
FRATERNAL SOCIETIES OR ORDERS.		
Ancient Order of United Workmen.....	Des Moines.....	Iowa.
American Guild.....	Richmond	Virginia.
Ancient Order of the Red Cross	Waverly	Iowa.
Bankers Union of the World	Omaha	Nebraska.
Bohemian Slavonian Benevolent Society	New York	New York.
Brotherhood of American Yeoman.....	Des Moines.....	Iowa.
Catholic Order of Foresters.....	Chicago.....	Illinois.
Endowment Rank Knights of Pythias.....	Chicago.	Illinois.
Fraternal Aid Association	Lawrence.	Kansas.
Fraternal Brotherhood of the World.....	Tipton.....	Iowa.
Fraternal Choppers of America	Boone	Iowa.
Highland Nobles	Des Moines.....	Iowa.
Ideal Order of Fellowship	Reinbeck	Iowa.
Independent Workmen of America.....	O'Neill	Nebraska.
Iowa Legion of Honor	Cedar Rapids....	Iowa.
Iowa Workmen—grand lodge.....	Waterloo	Iowa.
Knights of Columbus.	New Haven... ..	Connecticut.
Knights of Kadosh.....	Des Moines.....	Iowa.
Knights and Ladies of Golden Precept.....	Clinton	Iowa.
Knights and Ladies of Honor	Indianapolis	Indiana.
Knights and Ladies of Security.	Topeka	Kansas.
"Katolicky Delnik" (Catholic Workmen).....	Le Sueur Center..	Minnesota.
Loyal Mystic Legion of America	Hastings	Nebraska.
Modern Brotherhood of America.....	Tipton.....	Iowa.
Modern Woodmen of America.....	Rock Island.....	Illinois.
Mutual Protective League.....	Litchfield.....	Illinois.
Mystic Toilers	Des Moines.....	Iowa.
Mystic Workers of the World	Fulton	Illinois.
National Aid Association	Topeka	Kansas.
National Benevolent Society	Kansas City.....	Missouri

LIFE—CONTINUED.

NAME OF COMPANY.	LOCATION.	
	CITY.	STATE.
National Union	Toledo.....	Ohio.
North Star Benefit Association ..	Moline....	Illinois.
Protestant Protective Association.....	Des Moines.....	Iowa.
Royal Circle.....	Springfield.....	Illinois.
Royal Fraternal Union.....	St. Louis	Missouri.
Royal Highlanders.....	Aurora	Nebraska.
Royal Neighbors of America.....	Rock Island	Illinois.
Star of Jupiter	McCook	Nebraska.
Safety Fund Insurance Society.....	Syracuse.....	New York.
Sovereign Camp Woodmen of the World.....	Omaha.....	Nebraska.
Supreme Council Catholic Knights of America	St. Louis.....	Missouri.
Supreme Council Royal Arcanum ..	Boston	Massachusetts.
Supreme Court of Honor.....	Springfield . . .	Illinois.
Supreme Court Independent Order of Foresters.....	Toronto	Canada
Supreme Forest Woodmen Circle	Omaha	Nebraska.
Supreme Hive Ladies of the Maccabees of the World....	Port Huron.....	Michigan.
Supreme Lodge Knights of Honor.....	St. Louis.....	Missouri.
Supreme Lodge Western Bohemian Fraternal Association	Cedar Rapids.....	Iowa.
Supreme Lodge Fraternal Union of America	Denver.	Colorado.
Supreme Ruling Fraternal Mystic Circle.....	Philadelphia.....	Pennsylvania.
Supreme Tent Knights of the Maccabees of the World. .	Port Huron.....	Michigan.
Supreme Tribe Ben Hur.....	Crawfordsville....	Indiana.
United Sons of America.....	Des Moines.....	Iowa.
Woman's Catholic Order of Foresters	Chicago.	Illinois.
Western Bohemian Fraternal Association.	Cedar Rapids.....	Iowa.

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